

No. 1050

NOVEMBER 13, 1925

Price 8 Cents

FAME AND FORTUNE

WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

A GAME FOR GOLD; OR, THE YOUNG KING OF WALL STREET.

AND OTHER STORIES

By A SELF-MADE MAN.



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A GAME FOR GOLD

OR, THE YOUNG KING OF WALL STREET

By A SELF-MADE MAN

CHAPTER I.—Who Was the Easy Mark?

"Say, Newcomb," said Broker Kipp, with a broad grin on his countenance, as the two traders met in front of the Stock Exchange one morning about eleven o'clock, "I heard the richest thing out a while ago."

"Well, let's hear about it."

"You know Wiseman's messenger boy, Phil Forester?"

"Oh, yes, and I don't know anything bad about him, either. He has the reputation of being the smartest and brightest boy in the Street, as well as the most gentlemanly. Wiseman claims that he is a jewel of a messenger."

"He's all of that, I'll admit, though I'm not so certain about his smartness. Well, he's quit Wiseman."

"Is that a fact?" replied Newcomb, in surprise. "I thought he was a fixture there. I heard Wiseman say that he wouldn't lose him for a farm."

"Well, he's lost him, all right. What do you suppose Forester left him for?"

"Give it up."

"To go into business for himself."

"He has? Come, now, you're coddling me, aren't you?" said Newcomb, in surprise.

"No. It's a fact. I've been in his office. He's got it fitted up in fine shape, considering the size of it. Has a ticker, a telephone, a safe, and I don't know what not, with a railing to keep customers from getting too close to his stenographer."

"Do you mean to say he's got a stenographer, too?"

"He has, and she's a Lulu from Luluville."

"For Heaven's sake, what has she got to do in order to earn her wages?"

"She had a table stacked full of work when I was up there, and she was hustling at her machine to beat the band."

"She must be a public stenographer, then, that he's got with him to pay the office rent."

"I guess she is. It was a clever move of Forester to get her, then, for it makes the office look full of business. Now, wouldn't that jar you to think of a messenger boy branching out as a broker?"

"He couldn't start unless he had some coin. He must have got hold of a good-sized legacy,

and the possession of a lot of money has given him a swollen head."

"As soon as the news circulates around the Street the boys will be sharpening up their shears. They'd just as soon shear him as the most innocent lamb that comes bleating into their offices after easy money."

"It seems almost a shame to play for his money," replied Broker Newcomb.

"I don't agree with you, Newcomb. When we first got into the Street we had to look mighty sharp to prevent our own fleece getting away from us, and, for that matter, we have to keep our weather eye lifting all the time or there's no saying what shoals we might fetch up on. You know yourself that the bunch of us are always trying to devise some plan to do up his neighbor when the supply of raw material, that is, the general public, runs short. We've got to live, and among us brokers it is simply the survival of the fittest. If that boy will butt into a dangerous game it's his own funeral. He's been a messenger long enough to know what he's up against."

"I think I'll run up and take a look at his den this afternoon," said Newcomb. "I'm bound to say I always liked the boy, and I'd like to see him get on."

"You'd better take your shears with you and make hay while the sun shines. It isn't often such a good thing gets loose in the Street," chuckled Broker Kipp.

"How about yourself? Have you been working him to any extent on short notice?"

"Well," drawled Kipp, with an expansive wink, "I succeeded in unloading on him 10,000 shares of Hurricane Island Copper I've had in my safe for an age. I let him have it for 25 cents a share, though it cost me 40 months ago. But since the price of copper went down, and the long strike on the island put the Hurricane mine out of business, it's been a drug on the market, and I could scarcely give it away."

Newcomb looked at Kipp and whistled.

"I suppose you've been hugging yourself ever since you saddled the stock on the new broker?" he said, with a quizzical look.

"I couldn't resist such a fine chance to get rid of it," grinned Kipp.

"And he took your offer as innocently as a lamb, I suppose?"

"He seemed to think he was getting a good thing," laughed the broker. Newcomb laughed, too, but not from the same cause.

"If Forester finds many brokers as easy as you he won't have any trouble getting on in Wall Street," said Newcomb.

"What do you mean by that, Newcomb?" asked Kipp.

"Where have you been for the last half hour?"

"In Forester's office."

"That accounts for it."

"Accounts for what?"

"You dumping 10,000 shares of Hurricane Island Copper on that boy for a quarter a share and thinking you had done a smart thing. Talk about rich things, I think that's the richest I've heard yet," and Newcomb laughed heartily.

"What the deuce are you getting at, Newcomb?"

"Why, the idea of you putting up a job on that boy and getting it in the neck yourself."

"I don't understand what you mean."

"Look down the street at the Curb traders."

"I'm looking. They seem to be busy over something."

"What do you suppose that something is?"

"I haven't the least idea."

"It's your business to keep posted, especially when you go around dumping blocks of stock on innocent marks. The commotion among the Curbies is caused by Hurricane Island Copper."

Broker Kipp stared at his brother trader.

"The news is all over the Street that the strike at the mine has been settled and operations resumed at full blast. That, coupled with the advance just made in the price of copper, has brought Hurricane Island stock to the fore again, and sent the price booming. I doubt if you could get a share in the market now for 50 cents. So, instead of buncoing Forester, you simply threw a good thing in his way which he, being wide awake to the situation, gobbled up as any shrewd broker would have done under the circumstances. Kipp, did you ever get left?" With a prolonged chuckle, Broker Newcomb turned away and entered the Exchange, leaving Broker Kipp feeling as flat as a pancake.

CHAPTER II.—Phil Shows He Is a Boy of Courage.

In the last few days a new name had appeared in gilt letters on the frosted glass of an office door on the sixth floor rear corridor of the Catton Building, Wall Street, and many of the persons who had offices on that floor and saw the name wondered who the new tenant was.

The name and additional matter on the door ran thus:

PHILIP FORESTER,

Stocks Bought and Sold on Commission.

Phil Forester, as he was known among the brokers and messenger boys, was a stalwart, good-looking boy of eighteen, who until recently had been working for Andrew Wiseman as his messenger. This position he had held for four years and had given great satisfaction. Now he had suddenly thrown up his job and, without any

more experience than he had picked up as a messenger, had opened up as a broker himself.

It seemed the height of folly for a boy to do such a thing. It takes not only experience but money to carry on a brokerage business, and a round sum of money at that. Where would a mere messenger boy get the necessary capital which the business required? Had he, as Broker Newcomb surmised, come into a fat legacy unexpectedly? No, he had not. How, then, had he managed to get his funds? That was one of Phil's business secrets, and he had succeeded in keeping the matter a profound secret from everybody who knew him but his little widowed mother, with whom he lived in Harlem and was the sole support. There is no reason, however, for the reader being kept in ignorance, and so we will say that Phil accumulated a matter of \$60,000 through lucky speculations in the stock market while he was attending to his duties as messenger for Broker Wiseman. He had started in with \$50, and good fortune followed all his operations.

While luck figured as a most important factor in his various deals, it was not the sole cause of bringing him in \$60,000 in the course of a little over two years. Phil, having come to the conclusion that his time and abilities were too valuable to be devoted to the interests of other people, gave Mr. Wiseman notice of his intention to leave the office, much to that gentleman's regret. As soon as the time was up he started in and hired an office in the Catton Building, fitted it up in proper shape, and induced Miss Mabel Williams, a young lady friend just starting out for herself as a public stenographer, to share his quarters with him for a quarter of the rent, and then opened up for business.

He had only been in business four days up to the morning that Brokers Kipp and Newcomb met in front of the Stock Exchange as detailed in our opening chapter. When Broker Kipp came into his office on curiosity bent Phil had just heard of the sudden flurry and rise in Hurricane Island Copper. He was figuring on going out and buying some, just to keep his hand in. When, after a short conversation with the broker, that gentleman offered to sell him a block of 10,000 shares of the stock for 25 cents a share, Phil naturally thought he was joking. He soon saw, however, that Broker Kipp was ignorant of the unexpected rise in Hurricane Island Copper. As the stock had heretofore been a drug on the market, owing to the circumstances handicapping the mine, Phil saw through the broker's object in wishing to get rid of it, and he grabbed the opportunity to teach the trader that he was no such an easy thing as the gentleman supposed.

Accordingly he lost no time in taking Mr. Kipp up. He paid the broker the cash in full, and received an order on Kipp's cashier for the certificates which were in the safe at his office. He knew that the trader would be as mad as a hornet when he got down on the street and discovered that he had done himself up instead of his intended victim, and Phil chuckled gleefully as he looked at the order after Kipp had departed.

"I guess I'll go over and get that stock now," he said to himself. "I might want to get rid of it in a hurry if the price suits me."

So, putting on his hat, and telling Miss Williams that he would be away a short time, he left

his office and the building. Mr. Kipp's office was on Broad Street, and Phil directed his steps in that direction. The Curb Exchange seemed full of excitement and the young broker soon discovered that it was all due to Hurricane Island Copper, which was going at 55. Phil went on till he came to the Hercules Building, where Kipp's office was, on the third floor. He took the elevator and in a few minutes presented his order for the stock to Mr. Kipp's cashier. He got it without any trouble, for the cashier knew Phil by sight. After leaving Kipp's office long enough he stopped at the Curb to learn that 60 was the prevailing price now for Hurricane Island Copper. Which meant that he had grown \$500 richer in the last twenty minutes. He spent an hour in the spectators' gallery of the Stock Exchange, then he went to lunch and after that returned to his office. By that time Hurricane Island Copper was going a 65.

"I'll bet Mr. Kipp feels pretty sore by this time. He simply made me a present of \$4,000 at the ruling price at this moment. I suppose I ought to feel grateful to him, but somehow it doesn't strike me that I'm under any real obligations to him. His intention was to saddle me with a bum stock, but things didn't work out the way he anticipated."

At that moment the attention of Phil and Miss Williams was attracted by a commotion in the corridor outside. A woman's scream aroused the echoes of the building. The door was thrown open and a lovely girl staggered terror-stricken into the office. A vicious-looking bulldog was clinging to her jacket. The young broker seized a book from his desk and flung it at the animal's head.

Then he sprang forward and grasped the dog by the throat and tore him away from the frightened girl just as the owner of the animal appeared in the doorway. Phil found that he had his hands full trying to subdue the vicious beast. The animal struggled violently, and tried to get its head around so as to fix his fangs in the young broker's arm. Phil retaliated by banging his head against the edge of the door.

"Hold on there!" remonstrated the owner of the brute. "That's a valuable dog."

Phil wouldn't let go his grip on the animal's windpipe until he was sure that the young man who claimed him had a firm grip on the dog's collar.

"That brute should be chained and muzzled," he said. "You ought to know better than jeopardize the lives of innocent persons taking him around at large."

"I did have him at the end of a chain," explained the young fellow; "but when he made a spring to get away from me at the upper end of the corridor the chain snapped close off near the collar. You can see where it parted. Be quiet, Tigel!" he added, boxing the animal's ear, and the brute subsided into a state of sulky defiance.

"Well, take him away with you," said Phil. "That girl will have a fit if you don't get the beast out of her sight."

The young man led the dog into the corridor and Phil closed the door after them. Then he hastened to assure the trembling girl that all danger was over.

CHAPTER III.—Phil's First Customer.

Phil now had leisure to observe that the young lady was uncommonly pretty. She was also attired like a person of some means.

"Shall I get you a glass of water?" he asked her. "It will make you feel better, perhaps."

"If you please," she answered, faintly.

He rushed into the little washroom where he kept a bottle of spring water on tap and brought back a tumblerful. She drank a little of it and seemed to feel revived.

"You are very kind," she murmured, flashing a look of gratitude in his face.

"You are quite welcome, miss. I am happy to have been of service to you."

"I don't think I was ever so frightened in my life before," she said. "How brave you were to seize that animal with your hands! I am sure that it is impossible for me to thank you sufficiently. The dog would probably have bitten me severely but for your interposition. May I ask your name?"

"My name is Phil Forester. Here is my business card," said the young broker, handing her one.

She glanced at it.

"You are a stock broker, then, Mr. Forester?"

"Yes, I have just started in business for myself."

"My name is Nanny Lee."

Phil bowed.

"I was on my way to the office of Fox & Co., where I expected to leave some shares of Hurricane Island Copper stock for sale, when that dog attacked me."

Phil bowed again.

"Since you are a broker, and have been so kind to me, perhaps you would accept the commission from me yourself," she said.

"I should be delighted to do so, Miss Lee. Hurricane Island has gone up from 25 cents to 65 cents or over since morning."

"I have a certificate for 1,000 shares. It was a present from my uncle on my last birthday. Do you think you can sell it for 65 cents a share?"

"I think I shall have no difficulty in doing so. In fact, I think I can do better than that."

"Then I shall be very glad to leave the stock with you," she replied, starting to open her bag.

"Please take the chair beside my desk," said Phil, politely, and she did so.

"Do you wish me to sell this stock at the present market price, which is about 65, or do you wish to leave it to my judgment?" he asked her after she had handed him the stock.

"Do you think it may go higher?"

"I have an idea that it is likely to do so. I have 10,000 shares in my safe which I expect to hold for 80, at least."

"Have you? Well, I will leave the disposal of my shares to your judgment, then. Sell them when you think best."

"Will you kindly give me your address so I can communicate with you?"

"Certainly."

She wrote her name and address on the pad he handed her.

"Now, Miss Lee, I promise to look after your

interests as if they were my own. I have only been in business about four days and you are my first customer, therefore I naturally take an interest in you, especially as our acquaintance has been made in a rather unusual manner."

"It was rather unusual," she laughed, having entirely recovered from her scare.

"I hope it may not end quite as abruptly as it began," he said, with a smile, for he was greatly attracted by her good looks and winning personality.

She favored him with a demure look that was more expressive than words.

"You have a very nice office," she said. "I have no doubt you will soon have plenty of customers."

"It takes a little time to build up a business, but I hope to get there by and by."

"I am sure you will, for you look very smart."

At that moment the door opened and Broker Newcomb appeared.

"I beg your pardon, Forester, I see you are engaged. I will call again."

"Oh, come in, Mr. Newcomb. I will be at liberty in a few minutes."

Miss Lee rose to go, as there was nothing further to detain her.

"If you are down this way in a day or two I should be pleased to have you drop in," said Phil, holding her gloved hand just a moment longer than it might have seemed necessary. "Otherwise, you will hear from me as soon as I have sold your stock."

"I may call," she replied, and then he saw her to the door and took leave of her.

"Well, Forester, I see you have opened up as a broker," said Newcomb, taking the chair vacated by the young lady.

"Yes, sir. I thought I'd make a break and get in with the push."

"Do you think you will be able to make it pay?"

"I've done pretty well so far, and have no reason to kick."

"Yes, I think you have. Lawrence Kipp was telling me how he dropped in on you and gave you a little lift with Hurricane Island Copper."

"Did he tell you about that?" asked Phil, in surprise for he did not think that the trader would let such a matter get out if he could help it.

"He told me, and I thought it was the best joke of the season," laughed Newcomb.

"And does Mr. Kipp think it such a joke, too?"

"No, I don't imagine he does."

Broker Newcomb laughed heartily at the recollection of Kipp's discomfiture. At that point the door opened and two brokers who knew Phil as Wiseman's late messenger walked into the office.

"How do you do, gentlemen?" said the young broker, jumping up. "Don't be bashful, but make yourselves at home. You are acquainted with Mr. Newcomb, I believe."

Yes, they knew Newcomb and he knew them. One was Broker Crossley, of the Astor Building, and the other was Broker Wilcox, of the Vanderpool Building.

"So you've given Wiseman the shake and gone into business on your own hook," said Crossley.

"You've a pretty good nerve, Forester."

"Yes, sir! I was born that way and can't help it," replied Phil.

"I hear you've been doing a little business with Larry Kipp," said Wilcox.

"Yes, he was kind enough to unload a few shares of Hurricane Island Copper on me this morning at bed-rock. He didn't seem to want the stock, so I took it off his hands just to keep my hand in."

Then the three traders laughed heartily.

"It is certainly one on Kipp, and is the best joke the Street has heard this year," said Crossley.

"I suppose you gentlemen haven't brought up any little trifles that you'd like to work off on a new member of the fraternity," asked Phil, without a smile.

"Not by a jugful," returned Wilcox. "We don't want to get into the same boat with Kipp."

"Do you want to sell that Hurricane Island stock?" asked Crossley.

"I'm not particularly anxious to do so, but I'll sell anything if I can get my price."

"What's your price?"

"Ninety, at present."

"Well, your modesty won't hurt you. It closed at 73 a while ago. I'll give you 75, as I am in a liberal mood myself," said Crossley.

Phil shook his head. "I've got 11,000 shares, and 90 is my price. It's liable to be \$1 tomorrow."

"Where did you get such an idea?"

"That's one of my business secrets."

The brokers laughed and the subject of Hurricane Island was dropped.

"I suppose your debut as a broker will precipitate a general branching out among the messenger boys," laughed Wilcox. "First thing we know there'll be a dearth of good messengers in the Street, and then what will we poor traders do?"

"I don't think there's any danger of such a catastrophe happening," said Phil. "There wouldn't be offices enough to go around. I had considerable trouble myself in connecting with this den."

"There'd be more offices than capital, I'm thinking," chuckled Broker Wilcox. "I know my messenger is never overburdened with cash, although I pay him liberal wages. I can't see how you managed to save up enough to get your start."

This was evidently a feeler thrown out by the trader to see if he could get a line on Phil's financial status. The other brokers looked interested, and the three waited for the boy to answer.

"Well, gentlemen, you probably remember how you got your own start," replied Phil. "We all set the ball rolling one way or another."

His answer was non-committal and not very satisfying to his listeners. They saw that they were not likely to get much out of him.

The three brokers soon after took their leave. Several days later Phil got hold of a tip that A. & C. was due for an advance on account of the H. & O. R. R. taking over the control of the A. & C. Phil secured 5,000 shares of the stock, and waited for something to happen in the stock.

CHAPTER IV.—In Which Phil Takes Profits For Himself and His Two Customers.

For the next week things were quiet with Phil. There was absolutely nothing doing in his office except what the stenographer accomplished, and she had work enough to keep her busy all day long. Phil, however, didn't sit back in his chair and wait for a third customer to turn up.

He studied the financial papers closely, haunted the visitors' gallery at the Exchange, talked to brokers he knew on the street, and otherwise put in his time to more or less advantage. As far as appearances went he was a very busy boy, but it is certain that he did not add another dollar to his capital. However, he wasn't worrying about that. He had made enough on Hurricane Island Copper to satisfy him for the time being, and he was looking forward to make a big winning on A. & C. as soon as the news of the consolidation came out. He had a visit from Nanny Lee soon after she got his letter, and she left \$500 of the \$900 with him to invest in some good stock that he thought might bring her a profit. He put most of it up on margin on 100 shares of A. & C. with Broker Newcomb, and even this small amount the trader had some difficulty in getting hold of.

He bought the shares on the Exchange at 41.

Both Phil and Larry Kipp were watching A. & C. closely. Kipp had made no attempt as yet to buy in the 10,000 shares he had pledged himself to deliver ten days from the date of his options, as the stock showed no great tendency to advance, and he did not believe it would go higher than 42 at the outside. If he bought the stock he would have to raise \$400,000 to pay for it, and then he would have to hypothecate it to get a portion of the money back to cover other deals. He doubted very much that A. & C. would advance high enough to make it worth while for Forester to call for it on the expiration of the options, in which case he would be in the \$20,000 deposit the boy had put up. If the stock did show an inclination to rise before the options expired, he did not apprehend any difficulty in buying the shares involved in the deal. None of the brokers, and least of all Kipp, had any idea that A. & C. was scarce. It had been two years since the stock had excited any particular interest, and only those traders who had orders to buy some of it discovered that it was hard to get hold of. When the second Monday arrived Phil's options had but twenty-four hours more to run, and A. & C. had only gone up one point. Kipp was now rubbing his hands together in anticipation of gobbling up that \$20,000 deposit without further trouble. Something happened about noon that gave him a shock. It was the announcement by the chairman of the Exchange that the H. & O. road had gobbled up the A. & C., and guaranteed not only the interest of the first mortgage bonds but a two per cent. semi-annual interest on the stock. The whole thing had been managed so secretly that hardly a hint of what had been going on reached the newspapers. The brokers were taken by surprise and there was a rush to buy A. & C. shares. The most eager of all was Larry Kipp. He wanted to cover his two option sales before the price reached 44. To his dismay he found there was none to be had under 45, and only got 1,000 shares at that.

He got a second 1,000 at 47, and a third at 49. The price went to 52 before he got 2,000 shares more. Already he was out \$15,000 on the 5,000 shares, but what the second 5,000 would cost him he had not the least idea. Just before the Exchange closed down for the day he succeeded in getting hold of the other 5,000 at an average price of 58, which meant a loss of \$70,000, or a loss of \$85,000 altogether on his deal with Phil. He was a wild man when he returned to his office at the close of the afternoon's excitement, for he knew he would have to deliver the stock to Phil next day for 44, and it probably would then be worth 60, thus giving the boy broker a profit on the transaction of over \$150,000.

A. & C. reached 60 1-8 at eleven next morning, and Phil decided to cash in. He told Mabel Williams that he had invested heavily on the strength of her tip, and that if nothing happened to queer him her profit in the transaction would be a tidy one.

"Mabel," he said to her that morning, "I can see at least \$8,000 coming your way today."

"Eight thousand dollars!" she cried. "You do not mean to say that I'm going to make all of that?"

"Well, as I expect to clear over \$160,000 myself at the present market price, you can figure it out yourself. There's going to be war when I present those options to Mr. Kipp today. This will be the second time I've got the bulge on him and I'll bet he's mad enough now to chew a marlin spike, or some other hard substance."

"How much has he lost?"

"I don't know that he's really lost anything, for it is possible that he may have bought in the stock while it was down to 41. I doubt it, however. Brokers, as a rule, take chances on options. That is where their profit comes in. If A. & C. had not gone up by three o'clock today, Mr. Kipp would have had the satisfaction of winning \$20,000 of my money, and it would have been balm to his soul after that Hurricane Island Copper deal he made with me. It's my opinion that he could not have bought 10,000 shares of A. & C. at any figure below 44 when I made the dicker with him. I wouldn't have made the deal with him at 44 if I could have secured as much as I wanted when the price was ruling at about 40. Outside the 1,000 shares which Mr. Kipp had in his safe and sold me at 40 1-2 I couldn't find any more floating around. Therefore, I was satisfied the price would make a big jump before the ten days had quite expired. Well, as you know, the rise came yesterday afternoon on the heels of the announcement of the consolidation, and if Mr. Kipp didn't secure his stock before then he's out a big wad of money, in which case he and I are likely to have a stormy interview when I demand the 10,000 of stock worth above 60 for 44, the price he has engaged to deliver the shares for today. As Phil concluded a messenger boy walked in and handed him a telegram. Tearing it open he found it came from Mr. Quigley, of Babylon, L. I., his second customer. Mr. Quigley had seen by the papers that his S. & O. stock had gone up four points, and he wanted his deal closed out.

"My second customer's transaction through me will turn him in a profit of \$2,000, less commission and interest charges," Phil remarked to the stenographer. "That ought to bring me more

business from him. The man who wins is always eager to try again, and the broker who makes money for him is the one he sticks to. Well, I must go out now and get busy."

Phil went over to Mr. Newcomb's office with Mr. Quigley's stock.

"Sell these shares at the market, Mr. Newcomb," he said. "Then sell the 1,000 shares of A. & C. I left with you as security for the \$30,650 I owe you on these 500 shares of S. & O."

"All right, Forester," replied the broker.

"Now, Mr. Newcomb, who held the ace in the option deals—Mr. Kipp or I?"

"By George, you held it for fair!" ejaculated the broker. "Say, you must have had a tip on the situation."

"No matter whether I did or did not, you must admit that I appeared to know what I was about when I made the dicker."

"You certainly did. Forester, you're a wonder for a new hand at the game," said Newcomb, admiringly. "You're going to make a corking trader when you've had more experience. In fact, you're something of a corker as it is."

"Thank you for the compliment, Mr. Newcomb. By the way, while you're about it, sell out Miss Lee's 100 shares of A. & C. which I put through on margin."

"I'll do it," said the broker, putting on his hat.

Phil accompanied him as far as the Exchange and then went up into the gallery to see how things were going on the floor. There was great excitement, of course, around the A. & C. stand, and also at the H. & O. pole. A. & C. was marked up at 61 3/8, and that was the figure Newcomb got for Phil's 1,000 shares and Miss Lee's 100. The boy only remained a short time in the gallery and then returned to Newcomb's office, where he waited till the broker came in.

"Your 1,000 shares brought \$61,375, Forester. From this I must deduct the \$30,650 you owe me on your customer's stock, also \$125 commission and \$100 interest. There is therefore \$30,500 coming to you."

"That makes my profit on those shares \$21,000," replied the boy.

"You're a fortunate chap. Now, these options stand you in at present market price a profit of," here Newcomb made some figures on a pad, "about \$175,000 more. You will clear nearly, if not actually, \$200,000 on the rise in A. & C."

"Correct," replied Phil, coolly. "What pleases me as much as anything is that Miss Lee will make \$1,900 on her 100-share investment in A. & C."

"You recommended her to buy that stock, of course?" said the broker, regarding Phil quizzically.

"She left \$500 with me to invest according to my own judgment, and I put it into A. & C. because I believed it to be a winner."

"She's a fine looking girl. You remember I saw her the day I first called on you at your office. You told me she was your first customer."

"That's right."

"You're trying to make yourself solid with her, aren't you?"

"Oh, come now, Mr. Newcomb, you mustn't try to learn too much all at once," said Phil, with a flush.

The broker saw how the wind blew and laughed, then he turned to the boy and said:

"When are you going to present the options to Mr. Kipp?"

"The time limit doesn't expire till three o'clock," Phil answered.

"By which time A. & C. may be well up in the 60's."

Or the price may take on a slump."

"That's true," replied Newcomb. "Let me see," and he walked over to his private ticker. "A. & C. is going now at 62. Do you want to sell the options at that price?"

"Do you want to buy them?"

"I'm ready to take a chance of making \$10,000 or \$20,000 against a slump before three. If you want to sell it will save you a disagreeable interview with Kipp, for by transferring the options to me you will be out of it."

"I'll take you up," replied Phil.

"All right. We'll figure the matter out. The options call for 44. The difference between that and the present market price of 62 is 18. I must give you \$180,000, plus your deposit of—" he looked at Phil.

"Twenty thousand."

"That makes an even \$200,000. I'll give you a check covering all that's coming to you, that is \$230,500 on your own transactions; Miss Lee's \$2,400. and \$33,000 coming to you on the 500 shares you bought for Mr. Quigley. That's a total of \$265,900. That will knock my bank balance silly until I sell the 10,000 A. & C. which Kipp must turn over to me this afternoon."

Broker Newcomb drew the check and handed it to Phil.

"Thank you," said the young broker, "that lets me out on Easy Street."

When Phil returned to his office with a wad of bills as large as a house, almost, he called Mabel Williams over to his desk.

"Doesn't that make your mouth water, Mabel?" he said, showing the money.

"My, what a lot! How much have you there?"

"Something over a quarter of a million. Now let's get down to business. I have made a profit of \$201,000 on A. & C. You are entitled by our agreement to five per cent. of that, which is \$10,050. Here is your money. Count it and see that it is all right."

The stenographer fairly gasped at the amount of her profit.

"Ten thousand dollars!" she cried. "Why, that is a small fortune to me."

"It is a nice little sum to make out of the market with nothing at stake."

"Mother will have a fit when I show it to her," laughed the girl, as she took up the bills.

"Then break your good luck gently to her," grinned the young broker. "A good many people wouldn't mind having fits every day of their lives at \$10,000 a fit."

When the overjoyed girl returned to her desk Phil wrote a note to Mr. Quigley and enclosed a statement showing that he had made a profit of \$1,850 on S. & O., and asked for instructions. He also wrote a nice little letter to Nanny Lee and enclosed a statement showing that she was \$1,900 better off through the rise of A. & C.

He asked her what he should do with the

\$2,400 now to her credit in his hands. Then he carried his bunch of money to the safe deposit vault, put it in his box and went to Delmonico's for his lunch like any swell trader.

CHAPTER V.—Phil Gets Hold of Another Tip.

Phil was now worth a quarter of a million dollars, and he naturally felt that he was a person of some importance. He could have bought a very fine house for his mother without missing the price had it been her wish to live in one; but as the family was so small, consisting besides himself and mother of a seventeen-year-old cousin, who helped Mrs. Forester keep house, the trouble and expense of running a private house, was not to be thought of. They lived in a nice, select five-room apartment in a refined neighborhood, and were perfectly satisfied with their condition. What Broker Kipp said to Broker Newcomb when the latter presented the two options Phil never learned, nor did he care. He guessed, however, that Mr. Kipp would be shy of signing any more options for a while to come. Two days after he sent the statement to John Quigley, of Babylon, L. I., he received a letter from that individual requesting him to hold \$1,000 of his money to his credit and forward the balance by draft. This request Phil immediately complied with. In the same mail the young broker got a new customer from Millville, N. Y. This man, who, from his letter heading, was a hotel keeper, sent him an order to buy 100 shares of a certain stock on margin, and enclosed a postal order to cover the same. Phil bought the stock through Newcomb and paid for it in full, holding it subject to his customer's order, same as any broker would. That afternoon Nanny Lee walked into his office after he had returned from lunch, and he was delighted to see her again.

"Your presence is like a ray of sunshine, Miss Lee," he said gallantly.

She smiled and blushed at the compliment.

"I received your letter, Mr. Forester," she said, "and was both surprised and delighted to find that you put me in the way so soon to make such a nice little sum as \$1,900. You are very kind, indeed, to interest yourself in me to the extent of placing my little funds where they have returned so large a profit."

"Don't mention it, Miss Lee. Remember, you are my first customer, and I feel as if I can't do too much for you."

"I am sure I am very grateful to you, and so is my mother. She is something of an invalid, or I should have brought her downtown with me this afternoon. If you would care to call at the Brentwood, on ——— Street, some evening, it will give me great pleasure to introduce you to my mother, who will be glad to know you."

"I should be delighted to do so, Miss Lee," replied Phil, pleased to death at receiving the invitation, which he thought would open the way to their better acquaintance. "What evening would be convenient to you?"

"Most any evening," she replied. "You might drop me a line in advance so that we may expect you."

"How would next Sunday evening answer?" he asked her.

"That will do. Then we may look for you on that evening?"

"I will be there without fail. Now, tell me what I am to do with your balance. Will you take it will you?"

"No, I think you had better keep it and use it when you see another good chance to invest it."

"I will do that, Miss Lee, with pleasure. Should you wish to draw some of your money any time just telephone me. I will give you my number. Then I'll send it up by a messenger."

"Thank you. You are very kind."

Nanny Lee stayed about an hour talking with him and then went away.

No one knew but Phil and Broker Newcomb that Kipp had got it in the neck over A. & C., and they were not saying anything about it. Kipp felt awfully sore over the matter and determined to get square with the bright young broker if he could. On Saturday morning, soon after Phil came to his office, a well-dressed man walked into the room and asked for Mr. Forester.

"That's my name, sir," said Phil. "Take a seat and let me know what I can do for you."

"I am looking for some J. & D. shares. Have you any for sale?"

"No, sir, but I can get you some, I guess, if you care to give me an order."

"I want to get 1,000 shares right away, and probably some more to-morrow, but I am not sure if I ought to give you the order."

"Why not, sir?"

"You look unusually young for a broker, and this is a very important matter for me."

"Oh, you needn't hesitate to intrust me with the commission. I'm pretty well known about the Street, and I never fail to meet my engagements."

"Are you a member of the Stock Exchange?"

"No, sir, but I have business relations with a responsible trader who makes purchases for me when necessary at the Exchange."

"If I give you the order how much deposit shall you want?"

"Do you wish to buy the stock outright or on margin?"

"I intend to buy it outright."

"Then I must have five per cent. on its current value."

Phil took a look at the tape that was dropping into the tall wicker basket alongside of the ticker.

"J. & D. is quoted now at 52. A thousand shares will therefore cost you \$52,000. Five per cent. of that is \$2,600. If you give me the order, and return in an hour with the balance of the money the stock will be waiting for you if it is to be got."

"And your commission will be?"

"One hundred and twenty-five dollars, payable on delivery of the shares."

"Very well. I'll give you the order."

He pulled out a roll of bills, counted out \$2,600 and handed it to Phil. The boy drew up the order and asked him to sign it, which he did in bold characters as William Bushnell. Phil then handed him a receipt for his deposit.

"I'll return in an hour for the stock," he said, rising.

"Very well, Mr. Bushnell. I'll have the stock ready for you."

The customer then said good-morning and took his departure.

"I'm beginning to get 'em by degrees," he said to Miss Williams.

"I'm very glad to see that," she replied. "You certainly deserve to do business."

Phil entered Mr. Bushnell's order in his book, then put his hat on and got up from his desk. As he did so he saw a folded sheet of paper lying on the floor. He picked it up looked at it and read the following:

"Dear Bushnell—Here is the tip I promised you, and it's a winner from Winnersville; pin that fact in your hat. Buy J. & D., and buy it quick. A syndicate has been formed to corner the stock and boom the price to 70, at least. Some of the big moneyed interests are back of the game. Our firm has just got orders to buy in all we can get on the quiet. Other brokers are at work on the same job. So get busy if you want to get in on the ground floor with the push. Be careful not to lose this note, as it wouldn't do for other eyes than yours to get a peep at it.

"Yours sincerely, C. L."

"This has all the ear-marks of a corking tip," said Phil to himself. "I must study the situation up as soon as I get the 1,000 shares for Mr. Bushnell. It is evident that he lost it here. Probably pulled it out of his pocket with that money. Now, I wonder why he is buying the stock outright, when with such a tip in his possession and \$52,000 at his back, he'd be safe enough to operate on a good margin. His bump of caution is either highly developed, or he isn't up to snuff. He could easily make five or six times the profit by buying on a fifteen per cent. margin, which ought to easily cover him under the exceptional circumstances. Well, that's his business, not mine. I must return this to him when he comes in. It isn't my fault that he dropped it."

Phil put the paper in his pocket and went out to buy the stock, stopping at his safe deposit vault to get the money. He visited several brokers before he found one who had any of it, and he only had 600 shares.

Phil finally picked up the other 400 shares in Broad Street. Then he returned to his office to wait for Mr. Bushnell. The note he had found on the floor he laid before him ready to be restored to the owner. Mr. Bushnell came in on time and Phil handed him the stock. The man looked it over and then got out his money and paid for it, as well as settling the matter of the commission. He then rose to go.

"Here is something you dropped on the floor, Mr. Bushnell," said Phil, tendering him the note. "I opened it, and seeing your name at the head I knew it must have fallen from your pocket."

Mr. Bushnell glanced at the paper and then hastily shoved it into his pocket with a muttered "Thank you."

"If you want any more J. & D., Mr. Bushnell, drop in and let me have the order," said the boy broker.

"I will. Did you have much trouble getting it?" he asked, looking hard at Phil.

"I had to visit about a dozen brokers before I got it."

"I called at more than a dozen before I came here and none of them had it, so I concluded to let you buy it for me if you could. Seems kind of scarce."

Mr. Bushnell nodded pleasantly and took his departure. Phil then turned to his desk and began to think about the advisability of his trying to make something out of Mr. Bushnell's pointer.

CHAPTER VI.—The Scheme That Missed Fire.

While Phil was still considering the J. & D. matter the door opened and a lady, stylishly attired in deep black, veiled and with a widow's white frill in her natty looking bonnet, entered the office. The young broker sprang up and bowed to her.

"Are you Mr. Forester?" she asked, sweetly.

"I am," he replied, wondering who his fair caller could be. "Will you be seated please, and tell me how I can serve you?"

She took the chair beside his desk and raising her veil revealed a face of unusual beauty.

"My name is Mrs. Grace Vivian," she said, with an engaging smile. "I wish to dispose of some railroad stock left to me by my late husband. Mr. George Reynolds, who was an intimate friend of my husband's, advised me to call on you. He told me that while you were the youngest broker in Wall Street you were one of the smartest."

"Mr. George Reynolds," said Phil, to whom the name was unfamiliar. "I don't recollect ever meeting the gentleman. However, that doesn't matter. He has probably heard of me in some way. I'm much obliged to him for recommending me to your notice. What is the name of the stock you want to sell?"

"Joline & Duluth. I understand that its market value is something above 50."

"Have you the certificates with you?" Phil asked, much interested in the fact that it was J. & D., the very stock indicated in Mr. Bushnell's tip.

"I have," she replied, laying an oblong package on his desk.

He opened it and found five 200-share certificates of J. & D., representing 1,000 shares, the market value of which was \$52,000. He looked them over, and as far as he could see they appeared to be all right.

"You wish me to sell these for you, Mrs. Vivian?" said Phil.

"Yes. What commission will you charge me for doing so?"

He mentioned the amount.

"Will it take you long to dispose of them?"

"I think not. Had you come a little earlier I could have sold them right away. A gentleman came in for just 1,000 shares, and I had to go out and hunt the stock up for him. I will give you a receipt for the stock, and if you will leave your address I will notify you as soon as I have made the sale."

"Would you advance any money on the stock?"

"I suppose I could. How much money do you want?"

"I have urgent need for \$25,000. That is why

I am letting the stock go. Mr. Reynolds told me he thought it would rise in value shortly, but could not positively say that it would."

"It is not customary to advance money on stock unless we know the person asking for the loan. This is a regular Wall Street rule. I might be willing to advance you \$1,000 as a favor, but that would be the most I could undertake to do."

"That would be of no use to me," replied the lady, looking disappointed. "I had an idea that you might buy the stock yourself and hold it for a possible rise."

"Could you return in an hour? By that time I might either have sold the stock or decided to buy it in myself."

"I will do so," she replied. "I have to go to my lawyer's, on Broadway. I will be back in about an hour."

"Very well," replied Phil.

He wrote out an order instructing him to dispose of the shares and asked her to sign it. She did so, and then, bidding him good-by, went away. Phil put his hat on, and taking the J. & D. certificates, went across the street to see Broker Newcomb.

The trader was not in his office, but Phil was told he could find him at the Exchange. At the entrance of the Exchange he met Broker Wilcox coming out.

"Well, Forester, how are things coming on?" asked that gentleman, slapping the boy on the back in a friendly way.

"I have no kick coming," replied the young broker. "I am making a living."

"Got many customers yet?"

"I've got a few, but I'm on the lookout for more. If you are overcrowded you might steer any excess in my direction," grinned Phil.

"I can handle all who come my way, and a few more besides," laughed Wilcox.

"Did you see Mr. Newcomb inside?"

"I did, but he just went over to see Mr. Atkins in the Hercules Building."

"Thanks. Perhaps I'll catch him there."

"Very likely you will."

"What floor is Mr. Atkins on?"

"Sixth. The firm is Pierce & Atkins."

Thank you. Good-by," and Phil started across the street for the Hercules Building.

There was a crowd going in and coming out of the main entrance. As Phil approached the elevators he was surprised to see his latest customer, Mrs. Grace Vivian, talking to Broker Kipp.

And what still more surprised him was that his other customer, Mr. Bushnell, was standing beside them. This seemed to be rather a suspicious circumstance, and he stopped within earshot of the trio, turning his back on them and pretending to be studying the directory of tenants posted on the wall. He was not surprised to hear his name mentioned by Kipp, and he soon overheard enough of their conversation to understand that there was some game in the wind with which he was connected. He soon found out that Kipp had a project under way to do him up on J. & D., and that the paper he had picked up after Mr. Bushnell left his office the first time had been purposely dropped by that gentleman for the purpose of putting a fake tip in his way.

The purchase of the 1,000 of J. & D. was merely a blind to give him the impression that Bushnell was buying the stock to take advantage of the information presumed to have been conveyed to him by the paper. The fascinating widow, if indeed she really was a widow, was a particular friend of Kipp's and employed by him to further his scheme. It was expected that he would purchase the stock the lady brought into his office as soon as he found that it was J. & D., and Kipp had other plans under way to unload more of the shares on him.

Phil learned that Kipp was interested in a bear pool that was about to sell J. & D. short for the purpose of breaking the market price, and when they got the stock as low as they could they intended to cover their sales and then bid the price up again. Kipp was taking advantage of the chance to try to get square with the young broker who had hit him so hard on the A. & C. options. The trio finally separated, Mrs. Vivian saying that she was going back to Forester's office to get his answer about the sale or purchase of the stock. Phil, much enlightened by what he had overheard, took an elevator for the fourth floor and went to the office of Pierce & Atkins to inquire if Mr. Newcomb was there. He found that gentleman coming away.

"I'd like to see you on a matter of business, Mr. Newcomb," said the boy. "I called at your office where one of your clerks told me you were at the Exchange. I met Mr. Wilcox at the entrance of the Exchange, and he said you had gone to this building to see Mr. Atkins, so I concluded to come over here and see if I could catch you."

"You seem to have caught me, all right. I'm going right back to my office, so come along. What did you want to see me about! Anything special?"

"I've just learned that Mr. Kipp is trying to get back at me for that option matter. I also know what his scheme is. I'll tell you about it."

So Phil told Newcomb about the visits he had received that morning from Mr. Bushnell and Mrs. Vivian, who were really working in the interest of Mr. Kipp. Newcomb laughed heartily when Phil described how Bushnell had rung in the fake tip on him.

"I came precious near biting at it, too," said the boy, "for it looked good on its face, especially in the light of that order for the 1,000 shares that the gentleman gave me to buy."

"How did you find out that the thing was a plant?" asked Newcomb, curiously.

"I prefer not to give that point away, but in finding that out I also discovered that Kipp and a clique of traders are about to begin a bear movement on J. & D. His plan was to get me to load up on the stock in expectation of a rise, as indicated by the tip, with the idea that I'd get caught in the slump which he and his friends hope to bring about. I wish there was some way of catching him at his own game."

Newcomb questioned Phil closely with regard to what he had overheard about the plans of Kipp and his associates to sell J. & D. short, and the boy told him all that he knew about the movement.

"Kipp and his associates must have good backing to undertake to start a bear raid on J. & D. Whether they will succeed in breaking the price

to any great extent is problematical. We can watch the game and take a hand in it if we decide that the risk is not too great. Now, as to the J. & D. stock the lady left in your hands, buy it when you go back and give her the impression that you intend to hold it for a rise. Then bring it to me and I'll sell it at the Exchange. That will let you out of danger, and at the same time give Kipp the idea that you have fallen into his trap. You can refuse any further overtures made to you to buy the stock, giving the persons to understand that you have loaded up with it to the extent of your resources, then it is probable that Kipp won't bother you any more."

"All right," replied Phil, "I'll follow your advice."

On his way back to the office he stopped at the safe deposit vault and got the cash to buy the stock which Mrs. Vivian alleged was hers. He found her waiting for him.

"Well," he said to her, "I've decided to buy your certificates myself and have brought the money to pay you for them."

"I'm very glad to hear it," she answered, with a look of satisfaction. "I heard while I was out that the price was likely to go up in a few days, so that you will be the gainer by the transaction."

"Then why not hold the stock yourself?" asked Phil.

"I wish I could," she replied hastily, "but, unfortunately, I must have the money to meet some pressing payments."

"How easily some women can tell untruths," thought Phil, as he counted out the money for the certificates. She took the cash, rolled it up in her handkerchief, and departed. Phil followed her out of the building and saw her go straight to the Hercules Building, and he chuckled to himself.

"This is where you're going to slip up in your scheme to catch me napping, Mr. Kipp," said Phil to himself. "It was very well arranged, but, fortunately, I got on to it in time."

Then he carried the J. & D. stock to Mr. Newcomb, and that gentleman got rid of it in a short time at the Exchange.

CHAPTER VII—Phil Makes Over a Quarter Of A Million On J. & D.

An hour later, while Phil was reading one of the financial journals a broker whom he had been introduced to a short time before came into the office.

"How do you do, Mr. Davis? Take a seat."

"Thanks, I will. I just dropped in to see if I could interest you in a little matter that will put a wad of money in your pocket. By the way, have a cigar?"

"No, thank you. I don't smoke," replied Phil, politely.

"You're quite a model young man, aren't you? Well, as I was saying," went on his visitor, lighting a match on the sole of his shoe and igniting his cigar, "this is a chance that doesn't often happen. I have been forming a pool to take advantage of a tip that came my way. I want one more member, so I thought I'd see if you wouldn't

join us. It will take \$100,000 for you to come in, but we'll divide enough inside of two weeks to net each of us more than that amount. It is certainly an exceptionally fine opportunity to make a big stake that I'm putting in your way."

"You are very kind, Mr. Davis, to consider me in the matter," said Phil. "May I ask what is this pointer that you propose to back?"

"You can hardly expect to give that away until you agree to take a hand in the pool," said Broker Davis, with a shrewd look.

"I suppose so," replied Phil, suspecting that Davis was there in the interest of Mr. Kipp, for it seemed absurd that a trader with whom he had so little acquaintance would call and offer to let him in on a good thing. "I'm afraid that it would be impossible for me to go in with you, as I am interested in backing a tip I got hold of myself this morning. I don't mind telling you the name of the stock. It is J. D.: but which way I expect the cat is going to jump of course I couldn't think of letting out."

"Then I am to understand that you have gone in heavily on your own tip?" said Mr. Davis, with some eagerness in his tone.

"You're at liberty to understand whatever you think my words imply," replied Phil, with an enigmatical smile.

"Just so," said Mr. Davis. "Allow me to congratulate you, then, Forester," he added, frankly. "You seem to have got hold of the same tip we are about to operate on. J. & D. is our little joker, and I see you are in it for a rise, like ourselves."

"How do you know I am?" laughed Phil. "I may be counting on a slump for all you know."

"No," replied the broker, shutting one eye and regarding the boy in a knowing way, "you're backing the stock for a rise, just as we are about to do. Sorry you're not with us, but you'll win, just the same. I'm putting up all I can scrape together to make the pool a rousing success. Between you, I and the post, J. & D. is as certain to reach 65 as that the sun will rise tomorrow morning. Bank on that and you'll make no mistake. Well, I must be going. Hope to take you in on something else later on."

With those words Broker Davis took his departure. As the door closed upon him Phil chuckled quietly to himself and resumed reading the paper. The letter-carrier left five letters for him ten minutes later, and four of them contained orders from new customers, much to the young broker's satisfaction.

"Things are beginning to look up," he said to himself. "If matters keep progressing I'll soon accumulate quite a decent mail order business."

He entered the orders in his book and then took them over to Mr. Newcomb to execute for him. Phil kept his engagement next evening with Nanny Lee, and called on her at the Brentwood, where he was introduced to her mother and spent a very pleasant evening.

When he left it was with a warm invitation to call soon again. On Monday Kipp and his associates began their attack on J. & D. and in a few minutes the price declined five points, to 47.

Phil was in the visitors' gallery of the Exchange at the time, and made a note of the faces of the brokers who were doing the selling.

He was not greatly surprised to find that Mr.

Davis was one of them, and he also made out that Crossley was another. After the first flurry the stock recovered and went back to 49. Phil decided to take a hand in the game, and he went up to the office of his old boss and asked him to sell 10,000 shares of J. & D. short for him at the market, in lots of 1,000 at a time. He handed Mr. Wiseman \$50,000 to carry the deal for him.

"You seem to be pretty flush," he said, as he accepted the order and counted the money. "This isn't the extent of your pile, is it?"

"I should hope not, sir. It takes quite a wad of money to make a showing in our business," replied the boy, coolly.

"Our business is good," chuckled Wiseman, amused at the nerve of his late messenger. "I guess you must be doing pretty well since you started in. It's a mystery to me where you got hold of your funds."

"Most everybody down here likes to keep that fact a mystery from his friends. It doesn't pay to tell people all you know. At any rate, I don't mean to."

"You seem to have a pretty level head, Phil," said the broker, writing something on a pad, inserting it in an envelope and ringing for his messenger. "Take that over to Smith, at the Exchange," he said to the lad. "How are you making out in the way of business, Phil?"

"Prospects look encouraging, sir."

"Glad to hear it. Who is doing your buying at the Exchange?"

"Mr. Newcomb is attending to what little I have in that line. I thought as this was a good-sized order I'd give you a chance at it."

"I appreciate the favor, Phil, and will make you a liberal deduction on the commission."

"Thank you, sir. Small favors are thankfully accepted always."

Phil left shortly after and returned to the Exchange. He found that J. & D. was taking on another slump, which sent the price to 46. He had no idea at what price his offerings had gone for, but hoped that the stock had been disposed of somewhere near 49. J. & D. recovered a second time just before business shut down for the day, and finally closed at 47 3-8. He stopped in at Wiseman's on his way back to the office and learned that the average price he was to deliver the stock for was 48.

Next morning J. & D. opened at 47 58 and went to 48 1-8, when the bears got at it again and succeeded in beating it down to 45. The bulls, however, came to the rescue and a pretty fight for the mastery ensued. The price see-sawed during the day, sometimes getting back to 48 and then receding as low as 41. Phil was on the job all day, taking up his quarters at Wiseman's, and when the price touched 41 he ordered the broker to cover his short sales at 42 or below. He succeeded in getting all the stock he wanted at an average of 41 1-2, which gave him a profit on the deal of \$55,000, less commissions. Phil, however, was not through with J. & D. He watched the battle between the two factions on the floor of the Exchange, trying to determine which party would get the better of the scrimmage. At length, when he saw the stock touch 40, he judged that it would be safe to buy for a rise. So he called on Newcomb and told him to buy 10,000 shares on margin for him.

"Where were you yesterday, Forester?" asked the broker. "I thought you were going to take advantage of your knowledge of Pipp's plans. I've cleaned up nearly \$100,000 myself on the strength of your information."

"I thought you'd be busy, so I went around and let Mr. Wiseman make \$50,000 odd for me."

"Oh, you did, eh? I could have done it just as well for you while working my own deal."

"Well, you see I owed Mr. Wiseman a little recognition. He treated me white when I was his messenger, so I thought I'd throw a little commission in his way."

"I see. So you made \$50,000, and now you're trying to double it on the chance that Kipp has got the price down as low as he thinks he can get it and is about to cover his short sales, if he hasn't already done so?"

"Yes, sir. I can stand a call for more margin than will ever be required, even if the bottom falls out of the stock. So I guess I'm safe enough. In fact, you can double my order if you can get the shares anywhere near 40."

"All right, Forester. I'm going to buy the same amount myself, too. That ought to turn the sales in favor of an immediate rise."

He put on his hat and started for the Exchange. By buying cautiously he got 20,000 shares for Phil at an average of 40 1-2. Then he collared his own 20,000 at one point higher. Soon afterward the price began to go up steadily. More buyers came to the fore, and when operations closed for the day J. & D. was quoted at 47.

Next day it went to 51, and Phil ordered his shares sold. His profits on the rise amounted to a clean \$200,000, making him worth over half a million. No one in the Street, however, outside of Newcomb, dreamed that the boy broker was worth anything like that sum, and even Broker Newcomb did not know how much he actually was worth, though he knew this much—that Phil had cleaned up over a quarter of a million on J. & D., and that Broker Kipp's futile attempt to do the boy was the cause of his good luck.

CHAPTER VIII—Phil Has A Visitor Who Tries To Pump Him, But Fails.

The whole market was affected more or less by the reaction in J. & D., and all stocks became very active. The Street was filled with small speculators eager to take advantage of the general rise in prices. Big operators took advantage of the situation to start two or three booms, and for a week there was excitement to burn in Wall Street. Then, without warning, the bottom suddenly dropped out of the market and hundreds were caught and badly squeezed in the slump. As a result, the week that followed was a dull one for business.

Phil, whose capital of a quarter of a million had been doubled by his operations in J. & D., took no part in the excitement that followed the fortunes of followers of that stock. He was contented to lie back on his oars and see other people scramble for easy money. Mr. Newcomb, who had made something like \$300,000 out of J. & D. was also satisfied to let well enough alone. Kipp and his associates were also feeling pretty good

about this time. They had made a good thing out of their deal in J. & D., and walked the street with the air of men perfectly contented with themselves and the world at large. Not all of them, however, were satisfied and loaded up on M. & N., which was rising to beat the band.

They expected to make another wad of cash when it reached a certain figure. The sudden slump caught them unawares, and M. & N. went down so quickly that it took their breath away.

They were out a whole lot of money in consequence, but, being well fixed, were able to hold on to the stock for future developments. Broker Kipp wondered how badly the boy broker had been nipped in J. & D. Thinking that Newcomb might know something about it, for he was aware that the big broker and Phil were on pretty good terms, he dropped into his office to see what he could learn.

"Hello, Kipp," said Newcomb, "you look as if you were on the sunny side of the Street these days. Did you make a scoop in J. & D.?"

"I didn't lose anything," grinned Kipp. "How about yourself?"

"Oh, Forester and I made a round half-million between us off the stock."

"Forester and you!" gasped Kipp, his face turning a sickly green. "You don't mean to say that boy made money out of J. & D.?"

"I can swear to the fact that he made a quarter of a million," said the big broker.

"Why, I heard he was long on the stock at the time of the slump."

"One can hear a lot of things in Wall Street that isn't true."

"How did he make the money you said he did?"

"You'll have to ask him, Kipp. I'm not telling stories out of school. If you are curious to learn the facts why don't you drop up and see him in his office? He'll be glad to see you."

"Oh, you go to grass!" growled Kipp. "You know I'm not feeling any too friendly with him since he got the best of me on those options."

"What's the use of holding that against him? If things hadn't turned his way just before the options expired you'd have been in \$20,000 of his good money."

"It's my opinion he knew what was going to happen when he bought those options."

"Well, you don't expect a person to go blindfolded into such an expensive game, do you? When he agreed to pay you a three and one-half point advance on the then market price any time within ten days from date of the options, and put up a big sum of money as a forfeit in case he failed to carry out the deal, I should think you would have suspected that he had a joker up his sleeve."

Kipp grunted and looked as if he had eaten something which disagreed with him. He changed the subject and pretty soon took his departure wondering what had altered the boy broker's plans, as he understood them to be, at the last moment. Finally, having some doubts as to the truth of Newcomb's statement, he asked his friend Crossley to drop in on Forester and see if he could find out anything to confirm the big broker's assertion. Phil was deeply absorbed in the current news of Wall Street when Crossley walked into his office that afternoon. The broker

wasn't aware that Phil knew he was connected with Kipp in any way. After they had greeted each other in a cheerful, off-hand manner, and Phil had requested his visitor to be seated and make himself at home, Crossley began making guarded remarks about the recent excitement in J. & D.

"I heard that you were long on J. & D. when the slump set in, Forester," he said. "How did you come out?"

"Who told you I was long on the stock?" asked Phil.

"Oh, I heard so," replied the broker, evasively.

"You don't believe everything you hear on the Street, do you, Mr. Crossley?"

"Well, hardly. Do I understand, then, that you were not long on J. & D. at the time the bears made their attack on it?"

"I prefer not to admit or deny the matter," replied Phil.

"Why, now that the thing is over and done with, what objection can you have to disclosing which side of the fence you were on?" said Mr. Crossley, not relishing the boy broker's non-committal attitude.

"Because I don't see any good in discussing the subject. It seems to me that it can't interest you greatly whether I was long or short of the market, or both, for that matter, in the late flurry."

"You don't look as if you had lost a great amount of your fleece," hazarded the visitor, thinking that might draw him out.

"I make it a rule to try and imitate the noble red man of old who never let on how things were going with him," replied Phil, with a shrewd smile.

Crossley was rather vexed because he couldn't make anything out of the young broker. Kipp expected him to bring back some definite information, but it didn't look as if he was going to find anything out.

"You've heard of the sphinx, Forester, haven't you?" he said, suddenly.

"Are you referring to the Great Sphinx of Gizeh, in Egypt, a colossal form with a human face, hewn out of the natural rock?"

"I am referring to any kind of a sphinx."

"Well, what about it?"

"You put me in mind of one, that's all."

"How so?"

"Because you're closer than wax."

"You mean I keep my business to myself."

"I thought I was a pretty fair talker," smiled Phil.

"You are at times, but you never say anything."

"It's a good plan to say as little as possible, especially in Wall Street."

"It seems to me that caution can be carried too far."

"Possibly, but it's well to be on the safe side."

Crossley bit his lips. He felt that he wasn't making much headway.

"I came in to congratulate you under the impression that you had made a good thing out of J. & D., but your non-committal manner leaves me in doubt whether I should congratulate or condole with you."

Phil laughed.

"Have a cigar," he said, pulling a box out of

his desk. "I don't smoke myself, but I keep a box of perfectos on tap for those of my visitors who do."

"Thanks," said Crossley, helping himself to a weed. "You keep a first-class brand. By the way, are you buying anything at present? I could let you in on a good stock if you are."

"No. I'm resting after the strenuous events of the past few days."

"Wouldn't you like to load up with a few shares of M. & N.? I've got more than I can safely carry just now. I'll let you have a thousand or two at half a point under the market."

"Thank you, but I don't care for any. I have no particular interest in M. & N."

"It's slated for a rise."

"How do you know it is?"

"Oh, a little bird whispered the news in my ear."

"You mean somebody passed you a tip on it?"

"I'm not saying anything," grinned the broker.

"Well, if I got a tip on it, and knew it was all right, I probably would buy the stock; otherwise, not."

"I'd like you to join me in the deal and help me carry the stock. There's big money in it."

"When I take hold of a deal I prefer to go it alone."

"You must have a wad of money behind you."

"It doesn't follow. Anybody can do business in Wall Street with a \$100 bill."

"He can buy ten shares of most any stock, but what does that amount to?"

"Very often it gives a person a start that may some day land him a millionaire. I got mine off a \$50 bill, and today I'm worth——"

"Yes?" said Crossley, with an air of interest.

"Something less than a hundred million."

"Oh!" ejaculated Crossley, disappointedly. "I guess I'll be going."

"Well, come in again when you're down this way. I like to hear you talk," said Phil, with an innocent expression. Crossley looked at him with some suspicion, then said good-by and left.

CHAPTER IX—Phil's New Client.

A day or two after Crossley's unsatisfactory interview with Phil, the market began to look up again, and business as a consequence began to improve among the brokers. Although Newcomb hadn't said anything to any one but Kipp about Phil's success in J. & D., the impression gradually got around the Street that the boy broker had made a raft of money out of the slump and subsequent rise of that stock. Therefore Phil became an object of interest to a great many traders. They began to figure how they could work some scheme on the young trader which would result in transferring some of his alleged profits to their own pockets. Among others who had this end in view were Crossley and Davis.

They put their heads together and considered many plans for their enrichment at Phil's expense. They were chiefly interested in getting rid of their M. & N. holdings, of which stock they held 35,000 shares, which they had hypothecated for the most they could raise on it, and the longer they were obliged to hold it at the pre-

sent market price the more they would be out of pocket.

"If we could unload the 10,000 shares on him," said Davis, "it would help us out."

"I offered him some of the stock the other day at a figure slightly under the market, but he wouldn't have it," replied Crossley.

"The market was clean off then," answered Davis; "now things show an improvement, though to be sure I haven't much confidence that prices will go up for a while yet, that's why it is necessary that we should get out of M. & N. if we can."

"I don't believe we can shove any of the stock on him unless——"

"Unless what?"

"We can convey a tip to him in some way that a movement is on foot to boom the stock, then he might bite."

"How can we do that?"

"We must think it up."

"And suppose it doesn't work?"

"Then we must go and see Kipp and try to pool issues with him. If we could get him and Wilcox, and perhaps one or two others to combine and put up the money to buy the bulk of the shares that are floating around, thus bringing about a corner in the stock, we could then bid the price up to a point that would let us out easy, and at the same time give all hands a good profit."

"That would be a better scheme than unloading on Forester at a loss."

"Yes, if it went through all right. But corners are dangerous things to handle when it comes to the point of unloading at the top of the market. You never can safely figure beforehand just how you're going to come out. I'd rather work a portion of the stock off on Forester, even at a loss, if I could. That would give us the use of a wad of his money, and we need cash badly just now."

"I should say we do need it. Well, let's see what we can do about the tip."

While the two schemers were figuring up the matter Phil was sitting in his office reading the latest market report, and wondering when a few more customers would come his way.

At that moment there came a gentle tap on his door. Phil jumped up, went to the door and opened it. A plainly-dressed little old woman stood there.

"Walk in, madam," said the boy broker, politely, wondering if this was a new customer. She didn't look as though she was likely to prove a profitable one, but then you cannot always judge of a person's financial standing by their outside appearance.

"Are you Phil Forester, the boy broker?" she asked, as she stepped inside, giving him a sharp look through her old-fashioned spectacles.

"Yes, ma'am. Will you be seated?" returned Phil. She looked to him like a woman of a past generation. Everything about her, while neat and prim, was decidedly old-fashioned. The only really modern thing about her was her handbag, which she carried with a firm clutch, as if she was afraid it might get away from her.

"You are very young to be a broker," she said, half to herself and half to Phil, with a strong accent on the "are."

"Yes, ma'am. I believe I'm the youngest broker in the Street."

"How long have you been in business?" she asked, sharply.

"Not very long—a few weeks, ma'am."

"Are you doing any business?"

Phil thought she had considerable nerve to catchise him in this way, but remembering that she was an old lady, and that old ladies are sometimes innocently curious, he answered politely and truthfully:

"Not a great deal yet, ma'am. But things are improving every day, and I hope to get my share of custom in time."

"I have been told that you are very smart, and now that I've seen you I believe it."

Phil bowed and smiled.

"Will you oblige me with your name?" he said.

"My name is Sarah Cowell," she replied. Phil nearly fell off his chair. He had often heard of Mrs. Sarah Cowell—the little old woman whom Wall Street respected and to some extent feared as a most important factor at intervals in the stock market. She had the reputation of being worth at least \$50,000,000, and was so shrewd in her operations that she never was known to have been caught at a disadvantage. She was known to operate exclusively through Westlake, Page & Co., one of the largest and most influential brokerage houses in Wall Street. It was said she never appeared in Wall Street except at times when stocks were down or just before a slump set in. Then she would load up on some stock, put the certificates in her safe deposit box and disappear until the prices went to high-water mark, when she would come down from her home somewhere on Fifth Avenue and order her holdings closed out at a large profit.

Phil was certainly astonished to have this wonderful little old woman as a visitor in his office, and he wondered why she had come unless it was through curiosity to see the "baby" of the Street, as many brokers facetiously called him.

"I have heard of you, ma'am," said Phil, evidently much impressed by her presence.

The ghost of a smile hovered about the little old lady's mouth for a moment, and then it was gone.

"How did you come to start out for yourself as a broker?" she inquired, fixing him with her sharp eyes. Phil explained that it always was his ambition to become a Wall Street trader, and he had grasped the first opportunity to realize his dream.

"You were messenger for Samuel Wiseman, I believe?"

"Yes, ma'am."

"You couldn't start without capital. How did you get it?"

"Well, ma'am, I've never told anybody but my mother how I got my capital. It is not a good policy to let one's private affairs become generally known."

"I commend your prudence, young man, but it may be to your interest to be frank with me. I'm an old woman, old enough to be your grandmother, and you may trust me."

"Very well, ma'am. Then I will tell you in confidence how I got my start, and how I stand to-day."

Whereupon he gave her a history of his oper-

ations from the day he invested his first \$50, which he had saved up for that purpose, in a marginal transaction, up to his latest operations in J. & D.

"Now, Mrs. Cowell, you know me as no one but my mother knows me. I am worth over a half a million in cash, on which I can place my hand at any moment, but not a trader in the Street, outside of Mr. Newcomb, who knows I made \$250,000 in J. & D. because he is my confidential broker, can say with any degree of certainty whether I'm worth any considerable sum or not."

The old lady listened to his story with great attention and when he had finished she said:

"I appreciate your frankness and will respect your confidence. Now, would you like to accept me as a client?"

Would he? It would be the greatest piece of fortune that could come to him.

"I should be very glad to do so, Mrs. Cowell, but it seems almost too good to be true," he replied, with a beating heart. "I understand that your business is always transacted through Westlake, Page & Co."

"That is true, but I have decided to make a change. I am going to try you. They call you the 'Wall Street Baby,' in derision, no doubt. Well, if it's in you I'm going to make you known as the 'Young King of Wall Street,' instead."

Phil could hardly believe his ears.

"Take down my name and address," she continued, "then we'll talk business."

The young broker wrote her name and address in his book and then prepared to listen to her.

"The deal I am about to put through," she began, "is a corner in M. & N."

"A corner," almost gasped Phil, who understood the magnitude of such an operation.

"That's what I said, Mr. Forester," she replied, sharply. "I control, in one way or another, the majority of the stock of the road. I name the men I wish for directors and they are elected. I say who shall be president, and the board elects him. The road is run according to the policy I laid down when I came into control. You understand?"

"Yes, ma'am," replied Phil, who had learned something he had never dreamed of in his life—that a woman ran a big railroad like M. & N.

"Owing to certain developments which have happened in the affairs of the road and which it is not necessary for me to disclose, M. & N. is almost certain to go to par ten days from now. At present it is selling low, owing to the late slump in values. As you know, it has dropped from 85 to 75. It is my wish that it shall go to 65 at least, if possible, within a week. I am going to see if you can accomplish this by good generalship. You say Mr. Newcomb is your confidential broker?"

"Yes, ma'am."

"I know him as a square man and have no objection to using him. What other broker can you trust?"

"My late employer, Mr. Wiseman."

"That question will require consideration."

"Very well. The capital stock, all issued, of the M. & N. road is 200,000 shares, of a par value of \$20,000,000. Of this 105,000 shares is held between myself and others in my confidence,

Twenty thousand shares are held by various banks and trust companies as an investment on a semi-annual dividend of one and a half per cent., which the road had never passed, and may be considered as out of the market. That leaves 75,000 shares to be accounted for. At least 5,000 of these shares will hardly come to the surface under 80. I propose to buy the remaining 70,000 shares, if I can get them, at as low a figure as possible. You will first engineer a raid on the stock and get it as low as possible. That means you must sell, through your brokers, enough stock to break the market price. You must arrange a meeting with Newcomb, Wiseman and a third broker, if necessary, and lay your plans. Do that this afternoon after the Exchange closes, and call to-night at my house and let me know the plans you expect to put in operation. If I approve of them you must begin business without delay. If Mr. Newcomb is to take charge of the bear movement, place Mr. Wiseman in charge of the buying. All stock purchased is to be delivered C. O. D. to the Bank of Finance. The question of money in this deal is not to be considered. I could raise funds enough inside of twenty-four hours to pay for every share of the road's stock at par twice over. I think that is all. I shall expect to see you to-night."

Thus speaking, the old lady rose and held out her hand to the boy broker. In a dazed kind of way he escorted her to the door, bade her good-by and then returned to the desk to "think it over" and assure himself that he really was awake and not dreaming. It seemed incredible that he, the youngest broker in the Street, had been selected by Mrs. Cowell to put a deal through that would make many old brokers "sit up and take notice."

And yet he could not doubt it, for there was the lady's name in his book, and her calm, business-like tones were still ringing in his ears.

CHAPTER X—Phil Tries His Hand At Selling Options Himself.

Phil wrote two notes, one addressed to Mr. Wiseman, the other to Mr. Newcomb, requesting them to call at his office that afternoon between half-past three and four on business of great importance. He rang for an A. D. T. messenger, and when the boy came he gave him the two notes to deliver at their respective addresses.

"Well, Mabel," he said to Miss Williams, "you saw my caller, didn't you?"

"Oh, yes, and I thought her a most eccentric-looking old lady," replied the girl. "She isn't a new customer is she?" she added, roguishly.

"That's just what she is."

"She doesn't look as if she's worth a hundred dollars."

"If I had two or three more customers as good as she I'd be able to hire as fine a suite of offices as any brokerage firm in Wall Street."

"You're joking now, aren't you?"

"Never more serious in my life."

"Do you mean to say that she has lots of money?"

"She's got more than I ever expect to make if I live to be a hundred."

"Why, who is she?"

"That's one of my business secrets, Mabel."

"Pardon me for being too inquisitive."

"Don't mention it. You're forgiven. She is my thirteenth customer."

"Thirteenth! Oh, my! That's an unlucky number."

"Don't you believe it. It's no more unlucky than any other number."

"It's considered so. I know the Standard Oil Building has no thirteenth floor in its directory."

"That may be, but the floor is there, just the same, even if it's called the fourteenth. A foolish bluff to down an alleged hoodoo. Well, this little old lady is my thirteenth customer, and I consider her my luckiest acquisition. See if it doesn't turn out so."

"I hope it may, Phil."

Just then Broker Davis walked into the office.

"How do you do, Mr. Davis?" said Phil. "Sit down. I haven't seen you since you were here trying to induce me to go into your pool to take advantage of a certain tip on J. & D. which you said you had gotten hold of. How did you come out? Didn't a screw work loose in your plans?"

"Not at all. The stock went up, as you know, and we cleared a big wad apiece out of it."

"I know it went up; but it went down first at a lively rate. I thought perhaps you had made some miscalculations and got squeezed in the shuffle."

"Not a bit of it. The slump was part of the game," replied Davis, glibly.

"Oh, then everything worked out all right?"

"As fine as silk."

"Glad to hear it. I always prefer to congratulate my acquaintances to condoling with them," said Phil, cheerfully. "Well, can I do anything for you?"

"That depends."

"On what?"

"Whether you have any M. & N. shares to sell me."

"M. & N." said Phil, thinking of what was going to happen to that stock in a day or two.

"Are you buying some?"

"For a customer, yes."

"What are you giving for it?"

"I am offering 75 1-8."

"Well, I haven't a share, but I guess you can get all you want from Mr. Crossley. He told me the other day that he could spare a couple of thousand of a block he has on hand."

"Crossley and I are not on good terms. I don't care to visit him office."

"No!" replied Phil, in some surprise, for only that morning Mr. Newcomb had told him that the two brokers were hand-in-glove. "When did the break happen?"

"A few days ago; but I don't care to discuss Mr. Crossley. Will you call him and buy me any part of 10,000 shares at 75 1-8?"

"Certainly, if you write me out an order to that effect."

"All right," replied Davis, doing so and handing the paper to Phil. The young broker looked at it.

"I beg your pardon, Mr. Davis, but you forgot to sign it."

"Oh, excuse me," returned the broker, taking

the paper back and scrawling something at the bottom.

"Is this your regular signature, Mr. Davis?"

"Certainly. What's the matter with it?"

"I should never recognize it as such. Will you oblige me by making it plainer?"

"How blamed particular you are, Forester!" said the broker, testily.

"One can't be too particular where a deal involving possibly \$750,000 is concerned."

Davis, much against his will, wrote a new order and signed his name legibly.

"I hope that will suit you, young man," he growled.

"That is all right. Now about this stock—shall I tell Mr. Crossley to send it C. O. D. to your office?"

"By no means. I don't want him to know that I'm buying it."

"Supposing Mr. Crossley has as much as 10,000 shares do you expect me to pay for it and take it to your office?"

"Pay for as much as you can and I will settle with you on delivery. Then go back and get the rest."

"As I'm only the 'Baby of Wall Street' you ought to have brought the cash with you if you expected to do business with me."

"Haven't you plenty of cash?" asked Davis, in some surprise. "I heard you had made a quarter of a million out of J. & D."

"I guess I've enough to run my business on at present," replied Phil.

"If you have then you can pay for the stock in the usual way, can't you? You know how business is done among brokers."

"Very well, Mr. Davis. I'll go over and see Mr. Crossley about the stock."

He put on his hat and accompanied his visitor to the sidewalk, where they departed. Phil went on to the Astor Building, where Crossley had his office. He found the broker in and was admitted to his private room.

"Hello, Forester," said Crossley, "what can I do for you?"

"I believe you have some M. & N. for sale? What are you asking for it to-day?"

"How much do you want?"

"Any part of 10,000 shares."

"I can let you have that much for 75 5-8."

"That's too steep. The market price is 75."

"Well, go around and see if you can get it for 75."

"I'm authorized to give 75 1-8."

"You can't get it from me at that. I wouldn't sell it at all if I didn't need the money, for it will be up in a few days."

"You are confident of that, Mr. Crossley?"

"I am perfectly satisfied of the fact."

"Now, I have a different idea. I wouldn't mind selling you a five-day option on 10,000 at 70," said Phil, coolly.

"At what?" roared Crossley, in astonishment.

"At 70."

"Do you mean that?"

"I do."

"I'll take you. How much deposit do you want?"

"Five per cent. of the market price."

"Write your option and I'll write my check.

Hold on a moment, you're a minor and not a member of the Exchange. What guarantee have I that you will make the delivery when I call on you for it?"

"I'll have Mr. Newcomb endorse the option."

"That will be satisfactory. Bring it in here with his name attached to it and I'll put the deal through."

"All right. I'll call in the morning."

"I'll look for you."

Phil then bade the broker good-by and left.

He went down to Davis's office and reported that Crossley had the stock but wouldn't sell it for less than 75 5-8.

"All right," replied Davis, "then I'll cancel my order. I don't blame him for asking that, as a quotation has just appeared on the ticker of 75 3-8."

Of course the broker didn't let on that the said quotation was the result of a wash-sale put through with the connivance of a friendly trader in order to head Phil off of getting the stock at 75 1-8 if he went to any other broker than Crossley. The whole thing was a bluff to try and interest the boy broker in the stock, with a view of subsequent operations. Phil's offer to sell a five-day option on M. & N. was going to make a change in the plans of the wily traders as soon as they came together again.

The chance of the stock going down to 70, under ordinary circumstances, was not considered likely by any well-informed broker, who knew that M. & N. was already ten points below its normal value. But the reader knows that Phil, since his interview with the little old lady, was in a better position to judge of what was going to happen to M. & N. than any broker in Wall Street.

"That may be," replied Phil, in answer to Davis's remark; "but, still, I think he would have made money by taking 75 1-8."

"Nonsense!" almost snapped Davis. "M. & N. will be up to 85 again in a week."

"I've got money to bet that it won't," replied Phil.

"Indeed!" sneered the broker. "How much will you bet?"

"I'll tell you what I'll do with you, if you're so confident. I'll sell you a five-day option on the stock at 70."

"You will?" exclaimed the trader, in surprise.

"I will. And to make you understand that I mean business I'll have the option endorsed by Mr. Newcomb, guaranteeing that I will deliver the stock at that price."

"Bring the option here this afternoon or tomorrow and I'll give you my check for the requisite deposit. If you were a member of the Exchange I'd have you sign it now. It's my opinion that you're only putting up a bluff, for M. & N. will never see 70, unless a heavy slump should happen to carry the market down. But that's not likely to happen inside of the next five days."

"I never make bluffs that I can't make good for if taken up," replied Phil. "I'll have that option here to-morrow morning."

"Fetch it along. I may as well have a hand in your finish as anybody else."

"Take care, Mr. Davis, that I don't have a hand in yours," laughed the boy broker, as he bade him good-by.

CHAPTER XI—On The Eve Of A Big Deal.

Broker Wiseman was surprised when he received Phil's note, and wondered what kind of important business the boy broker wanted to see him about.

"I should think it was his place to call on me," he said to himself. "However, I'll go to his office. He's a clever young fellow, and I do not doubt but he'll make his mark in Wall Street yet."

When he got into the elevator at the Catton Building he met Newcomb there.

"Where are you bound, Newcomb?" he asked.

"Forester asked me to call on him on important business," was the reply.

"The dickens you say!" exclaimed Wiseman, in some astonishment. "He sent word by a messenger for me to call, too. There must be something in the wind."

"It would seem so when he wants to see us both. Perhaps he is forming a pool to corner some stock," chuckled Newcomb, "and wants us to go in with him."

"I wouldn't be astonished at anything he might propose," said Wiseman. "He's got more nerve to the square inch than any man in Wall Street."

The elevator dumped them out at the proper floor and they entered Phil's den together. He was alone and waiting for them, Mabel Williams, at his particular request, having gone home an hour earlier than usual.

"Good-afternoon, gentlemen," said the young broker. "Help yourselves to chairs. As I cannot afford to be interrupted you will not find any fault with me if I turn the key in the lock."

He then seated himself at his desk.

"Gentlemen, you are probably surprised that I should ask you here on business, but as I consider my office the proper place to discuss the business I have on hand, I trust there'll be no kick coming on your part."

"Go on, Phil; let's hear what's on the carpet," said Wiseman, a trifle impatiently.

"To begin with, I want to know if you are both prepared to conduct a deal of some magnitude for me?"

"Of some magnitude, eh?" said Wiseman. "Are you going to corner a stock?" he added, laughingly.

"You've hit it the first time, Mr. Wiseman," replied Phil. The two brokers looked at each other and then at the boy.

"Well, I knew you had a cast-iron nerve, but I did not think it extended quite so far as attempting to corner a stock," said Wiseman.

"You are under a slight misapprehension, Mr. Wiseman," answered Phil, politely. "I am not personally interested in this contemplated corner. I am acting for the moneyed party who expects to set the ball rolling through me."

"I suppose it would be useless for us to expect you to tell us who this moneyed party is?" said Wiseman.

"It is not necessary to the success of the deal for you to know. As near as I can understand at

this stage of the game the person intends to keep in the background and let me do the bossing of the job. Not being a member of the Exchange, it is necessary that I should engage two trusty, shrewd and experienced brokers to fight the battle for me. I have selected you gentlemen. Are you willing to join me?"

"What is in it for us?" asked Wiseman.

"As much as if you were engaged for a similar enterprise by Mr. Lord, or any other millionaire operator."

Once more the traders looked at each other and then at the boy.

"Are we then to understand that the person you represent is a millionaire?" asked Wiseman.

"About fifty or sixty times over, I should judge."

Wiseman whistled.

"How came you, a mere tyro in the brokerage business, to get hold of such an influential client?" asked Wiseman, in no little surprise, while Newcomb also looked his astonishment.

"Gentlemen, I have a number of secrets in my business, and that is one of them. The question before the house is—will you go in with me on this thing?"

"What is the stock that is going to be boomed?" asked Newcomb.

"I will explain everything as soon as you have passed your word to take hold."

"I'm in with you, Forester," replied Newcomb.

"You can count me in, Phil," said Wiseman.

"Very good. Now we'll talk business."

Phil then put his associates in possession of the facts of the case, and they were not a little astonished at the magnitude of the operation involved.

"The market is kind of off color this afternoon," said Newcomb, "which, if continued tomorrow, will be to our advantage; but still we may have to sell \$3,000,000 worth of stock short in order to force M. & N. down to 65 and hold it there while Wiseman gets his part of the work under headway. It will probably take all of \$5,000,000 to buy in the stock. Then there's the deliveries we must make to settle our short sales. All that stock must be recovered at higher figures, and will easily entail a loss of from a quarter to half a million. I should say that we ought easily have a matter of \$6,000,000 at our back to cope successfully with the situation, for we'll have to take care of the bulk of the 75,000 outstanding shares."

"Money is the least thing you need to worry about in the deal. The Bank of Finance will pay for every share of M. & N. delivered C. O. D."

"Say you so, Phil?" said Mr. Wiseman. "Then rest assured that the corner will go through."

The interview was continued until half-past five, then another meeting was arranged for 9:30 in the morning. Phil told them about the options he had practically sold to Crossley and Davis and which needed only Mr. Newcomb's guarantee to go into force, and the two men laughed heartily.

"You'll have them both where the hair is short, Phil," said Wiseman. "As for Crossley, I'm afraid he'll be in a bad hole if he doesn't get rid of his 10,000 shares before the attack is made on the stock."

After Wiseman and Newcomb left his office the

boy shut up shop and went home. After supper he called on Mrs. Sarah Cowell, told her what he had done so far, and what plan of operations had been decided on, provided it met with her approval. She went over it with him, and Phil was amazed at her clear insight of Wall Street methods and tactics.

She approved of his programme, merely offering suggestions now and then as some point occurred to her mind. It was clear that she had taken a special fancy to Phil, and it was up to the young broker to make the most of his connection with her. Next morning Wiseman and Newcomb were on hand at Phil's office promptly on time, and the day's tactics were laid out and decided on in conformity with the general scheme.

Phil wrote out the two options for Crossley and Davis, and Newcomb endorsed them, guaranteeing that Forester would fulfill his obligations to the letter. When the boy walked into Davis's office shortly afterward that broker regarded him in a peculiar way. Davis and Crossley had met the afternoon before and compared notes.

Crossley had been tickled to death at Phil's offer to sell him 10,000 shares of M. & N. five days from date at 70. Davis had also greedily snapped at the same offer. Both regarded the thing as a "pipe" until they found that Phil had made the same offer to both, they they began to look at his offer with some suspicion.

"He must have been bluffing us," said Davis.

"We'll see in the morning. If he really comes to the scratch, with a guarantee that we can depend on, we'll sell 20,000 shares of our M. & N. at 75, or at 75 1-2, or even at 74, if we can't do better. That will be as good as \$80,000 to \$100,000 in our pockets, for we'll get the shares back in five days at 70, and by that time the stock ought to be up to 76 or 77."

"That boy must be a chump," said Davis, rubbing his hands with satisfaction.

"He hasn't got that reputation," replied Crossley. "I've heard several of the boys say that he's uncommonly smart, and that he'll make his mark yet as a broker."

"This option business doesn't look like it. That is, if he isn't bluffing us."

"I'm afraid that's what he's doing."

Davis hardly expected to see Phil appear at his office in the morning, when he did, with the option in his hand, the broker looked at him pretty hard.

"There's your option, Mr. Davis," said Phil. "I'll take your check for \$37,500, the amount of the deposit."

"Say, what do you expect to make out of this?" asked the broker, curiously.

"That needn't worry you, Mr. Davis. I am offering you the chance to raise \$50,000 cash by selling 10,000 shares of M. & N. at 75, if you can get it. If you haven't the stock you can sell that much short with the certainty of covering at 70. I always like to give my acquaintances a lift."

"Instead of offering me the option why don't you sell 10,000 shares short yourself and make the \$50,000, if you're so confident you can deliver the stock in five days at 70?"

"Oh, I hate to make too much money all at once. I want to give somebody else the chance of adding to their pile," grinned Phil.

"You're awfully obliging, aren't you?" replied Davis, sarcastically.

"Yes, I was born that way and can't help being so."

"Say," said Davis, suddenly, and with some suspicion, "are you figuring on a tip?"

"What difference does that make to you? You'll make \$50,000 anyway, won't you?"

"That's so," admitted the broker. "Blamed if I can understand you. You're a mystery to me."

"Well, do you want the option, or don't you?" asked Phil. "I must be going."

"I'll take it," and Davis drew his check for \$37,500 and handed it to Phil. That completed the deal and the boy walked over to the Astor Building to see Crossley on the same errand.

Much the same conversation took place between them, the broker accepting the option and giving his check for the deposit.

"I suppose you'll lose no time now selling 10,000 M. & N. at the market," said Phil.

"I reckon I will. I don't know any easier way to make \$40,000 or \$50,000."

"I wouldn't wait too long doing it, then," chuckled Phil, looking at the tape that flowed from Crossley's private ticker.

"Oh, I don't know. I may get a better price if I wait a day or two," replied Crossley, carelessly.

"I doubt it, Mr. Crossley. Take a look at the tape."

The broker, noting the peculiar tone of the boy's voice, sprang from his chair and seized the tape in his fingers. He gave a gasp of surprise and consternation. M. & N. had suddenly gone down three points and lower quotations were being recorded every moment.

"Great Scott!" he exclaimed. "What in thunder is in the wind? I must get over to the Exchange."

He grabbed his hat and flew, Phil following him out with a subdued chuckle.

CHAPTER XII—Phil's Generosity.

The young broker went up into the visitor's gallery at the Exchange and took his place at a certain point. He had arranged a code of signals with Broker Newcomb, who was now the center of an excited crowd of brokers at the M. & N. standard, to convey certain instructions if he deemed it necessary to make any change in his associate's tactics. M. & N. was now quoted at 70 1-2, and that was the figure that confronted Mr. Crossley when he rushed upon the floor. He had hardly taken in the situation before Newcomb worked off a washsale with one of his lieutenants that secured a quotation of 70.

Crossley was aghast. At that moment, Davis, who had been to his office, hurried on the floor to look for him and consult over the situation. The only way to stop the downward rush of M. & N. was to buy as fast as Newcomb offered the stock. Neither Crossley nor Davis could do this themselves, as their resources were so tied up that they could not have paid for the stock. Besides, they were both bound to accept 10,000 shares apiece at 70, five days hence, of Phil Forester, and that involved a matter of \$700,000 each.

which they had not expected to have to meet. As they already held 35,000 shares of the stock, which was heavily mortgaged, on which they were so far out a matter of \$8 a share, or \$280,000, every point the stock dropped now represented a loss of \$35,000, not to speak of what they would be out five days from date if M. & N. was below 70 at that time.

Kipp and Wilcox were on the floor, but were taking no part in the excitement. To them Crossley and Davis rushed for help. The four held a hurried consultation, and other bull operators were called in. By the time a movement, headed by Kipp, was made, M. & N. was selling at 67 3-8. Newcomb had been offering "any part of 10,000 shares" right along, with no takers. When Kipp stepped up and accepted the batch, Newcomb dropped to 5,000. Kipp took that, too.

In a few minutes Kipp had bought for himself and his associates \$2,000,000 worth of M. & N. at 67 and 67 1-8, but Newcomb still offered the stock. Kipp didn't dare buy any more, for it was a question how they would be able to meet their obligations as far as he had gone. The Kipp crowd now held by a tenure 65,000 or 75,000 shares on the market. The slump of eight points in the price, however, had placed Crossley and Davis in desperate straits with reference to the 35,000 shares which they had hypothecated to their full limit. The two banks that had loaned money on the stock called for more security to cover the loans. The traders were unable to meet the call and the 35,000 shares were thrown on the market by the banks' brokers.

Wiseman, who was on the lookout for any stock offered by traders outside of Newcomb and his men, immediately bought the stock up as quietly as possible. He had already taken in 15,000 shares prior to that at prices varying from 70 down to 67 1-2. This gave him 50,000 shares to turn over to Newcomb to meet the 35,000 odd short sales he had made off the Kipp crowd. As soon as Kipp drew out of the fight, Newcomb offered any part of 5,000 shares for 66 7-8, 5-8, 3-8, 1-8, 65, with no takers. The Exchange was now a pandemonium of excitement. Every stock on the list took a tumble, and the traders were frantically trying to dispose of their customers' holdings at any figure they could get.

Phil, seeing that a big panic was imminent, signalled Newcomb to stop, and the trader drew out of the crowd, with M. & N. standing at 65. A couple of sharp-eyed brokers had seen Phil's signal, and noted the effect that followed. They recognized in the boy the "Baby of Wall Street," and they saw at once that he was directing some big deal. Newcomb was on hand whenever an effort was made to bull M. & N., and the attempt failed, so that when three o'clock came around, and the chairman's gavel fell, the stock closed weak at 65. Broker Newcomb had the stock ready to deliver to Kipp. That trader offered to settle for the difference between what he had bought it at and the prevailing market price, and was accommodated. Wiseman, in the meantime, had secured 5,000 more shares at a price around 66 1-2 which gave Phil 55,000 shares of the stock. The intelligence that Phil Forester was at the head of the big bear raid on M. & N. was soon around Wall Street, and created great astonishment.

In the meantime a score of brokers called at

his office, singly or in pairs, but failed to find him in. That night Phil called to see the little old woman at her home. From ten to three that day she had sat alongside her private ticker scanning the fight on M. & N. that the boy broker was engineering for her, and she smiled with evident satisfaction when she saw Phil was holding the situation well in hand. Phil was at his office next morning at eight for he had a lot of bookkeeping work to do, and he put in an hour and a half getting things straight. Then he went over to see Newcomb. He was waylaid by a dozen brokers, but he laughed at their remarks about his connection with the previous day's uproar on the Exchange. As only two traders had actually seen him in the gallery his attitude created a doubt as to whether he really had anything to do with the bear raid.

That day M. & N. went down to 63 5-8, and Wiseman gathered in about 10,000 more shares at panic prices. On the third day of the slump the stock was offered by Newcomb for 63, and Wiseman gathered in 5,000 more shares. Phil now had 70,000 shares paid for at the Bank of Finance. On the following day he met Crossley on the street.

"Well, you see I knew what I was doing when I sold you that option," he said to the trader. "Will you be ready to pay for those 10,000 shares to-morrow at 70?" Crossley glared at him.

"Are you at the head of the bear raid?" he demanded, hoarsely. "If you are you have nearly ruined Davis and myself."

"Why, I thought you and Mr. Davis didn't speak any more?" said the boy, somewhat surprised, for so far he had not suspected collusion between the two traders.

"Who told you that?"

"Mr. Davis did when he sent me to you the other day to buy any part of 10,000 shares of M. & N. at 75 1-8." Then Crossley recollected the scheme he and Davis had hatched up against Phil, but which had not been carried out.

"I'm not responsible for what Davis said," he growled. "All I know is we had 35,000 shares of M. & N. which we couldn't hold on account of the slump. We're out nearly \$400,000 on it. I can't pay for those 10,000 at 70. The best I can do will be to raise the difference between 70 and the market price, which now is 63. It may be 60 to-morrow, and that will clean me out of everything but my seat in the Exchange," added Crossley, with a groan.

"Well, Mr. Crossley, I don't want to force you to the wall. I have the power to do it, though, if I wished to do you up. I have the resources behind me to push M. & N. down to 50 before the time limit of the option expires, and that would squeeze you as dry as a sponge. I'll tell you what I'll do. If you want to settle now at two points above the market I'll let you out of your hole."

"Do you mean that, Forester?" exclaimed the trader, eagerly.

"I do. I hold \$37,500 deposit of yours. Give me your check for \$12,500 and my option back and we'll let the deal go at that."

"This is generous of you, Forester," said Crossley, in a broken voice. "I'm nearly down and out, and you are giving me a chance to get on my feet again."

"I'd sooner do that than crush you."

"You are heaping coals of fire on my head."

"In what way?"

"I put up a job on you in connection with Davis to try and unload a part of our 35,000 shares of M. & N. on you so that we could turn ourselves."

"Did you two hold 35,000 shares of that stock?" asked Phil, in surprise.

"We did. We purchased it at the time of the rise of J. & D., when the market looked to be going up out of sight. We paid an average of 78 for it, and expected to get 90. It represented an investment of two and a half millions. Of course we didn't have that amount of money at our disposal, so as fast as we bought the stock we borrowed as much on it as the banks would let us have so as to pay for more of it. Well, this slump caught us bad. The banks sold the stock to protect themselves and instead of making half a million we lost nearly that amount."

"Well, I'm sorry for you, Mr. Crossley. I'll go around to your office and we'll close out this option matter right away." The broker was only too glad to free himself from an incubus, and when he handed Phil his check for \$12,500 and the option he said:

"I sha'n't forget this, Forester. Some day I may be able to return the favor. If I ever can I will, depend on me."

"All right," replied Phil, cheerfully. "I'll take your word for it." They then shook hands and parted.

CHAPTER XIII—The Young King of Wall Street.

Phil, after leaving Crossley's office, went to see Mr. Davis. The broker had been told that Phil was believed to be at the head of the bear raid on M. & N., and he had also seen the fact chronicled in the newspapers, but he wouldn't believe that such was actually the case. Whoever the person was his success had led practically to the broker's ruin, and Davis had very hard thoughts against him. The last straw with him was the option he had bought of Phil. There were two courses open to him—either to meet his engagement like a man, if it took his last dollar, or sacrifice his deposit and repudiate the agreement.

He glared at Phil when the boy walked into his office.

"Well, what do you want?" he demanded in a surly tone.

"I thought I'd drop in and see if I couldn't relieve you of that option before M. & N. drops completely out of sight," said Phil, cheerfully.

"Oh, you did?" replied Davis, with a sneer. "You've got \$37,500 of my good money. How much more do you want?"

"As the market stands to-day \$32,500 will just square us. As it is likely to stand to-morrow, when the option expires, it will cost you \$50,000 to settle."

"You seem to know a whole lot about the market these days," snarled Davis. "I've heard it talked around that you were running the market, but I didn't believe it. If I had taken any stock in it, I'd——"

"What?" asked Phil, coolly.

"Throttle you. This slump has done me and Crossley up, and——"

"I think you're wrong about Mr. Crossley. I

just left him and he seems satisfied, now the worst has blown over, that he'll soon get on his feet again."

"Did he settle with you in advance of the time limit?"

"He did, and he acted like a gentleman about it. If Mr. Crossley should need any assistance to get into shape again he wouldn't have to go further than me." Broker Davis almost gasped.

"So that's your opinion of Crossley, is it?" he said.

"That's my present opinion of him."

"And what's your opinion of me?"

"I think that's rather too personal a question for you to ask, Mr. Davis. Do you want to settle that option to-day or would you prefer to let it run its course?"

"I don't care anything about the option. I sha'n't call on you for the stock. You've got all the money out of me you're going to get."

"All right, Mr. Davis. If that's the way you're going to fix it hand me over the option and I'll present you with the difference."

"You'll present me with nothing, you young monkey!" roared the broker. "I don't owe you a cent. According to the rules of the Exchange I'm not responsible for anything outside my deposit which you have. That's all I've got to say to you. Get out!" Phil rose and looked at the broker.

"To-morrow morning at eleven, when the option expires, M. & N. will be offered on the Exchange at 50. I will then send the 10,000 shares to you for you to accept or reject, as you see fit to do. But remember, if you don't take them at 70 every trader on the Street shall learn the facts of the case—that you are hiding behind a rule of the Exchange. Good-day, Mr. Davis."

As Phil turned toward the door Broker Davis jumped to his feet with a howl of rage. He sprang upon the boy, and bearing him to the floor by his superior weight, he tried to grasp Phil by the throat. A violent struggle ensued between them, the noise of which brought several of the clerks into the room. It was with the greatest difficulty that they succeeded in pulling their employer off the boy broker.

"I intend to swear out a warrant against you for assault, unless you apologize for your conduct," said Phil, who was very angry at the treatment he had received. The reply Davis made was sizzling hot.

"I came in here like a gentleman, and I intended to settle with you on the same terms I offered Mr. Crossley and which he accepted. It would have let you down easy and in an honorable way. To-morrow you'll either take in the stock at 70, or pay the difference between that and the market. Failure to do either will not redound to your credit." Thus speaking, Phil readjusted his necktie and walked out of the office. When the Exchange closed that day M. & N. was quoted at 56. It opened next morning at 55 and at eleven o'clock to the minute a sale of 1,000 shares at 50 was made to Broker Crossley under arrangement with Phil. As soon as this deal was registered, Mr. Newcomb got 10,000 shares of M. & N. from Phil, who had previously received it from the bank on and order signed by Mrs. Cowell, and carried it to Mr. Davis as per the terms of the option. The trader faced a payment of either \$700,000 for the stock, less his deposit, or a settlement of \$162,500 cash. He declined to do either, and so the

option expired by default. As soon as Mr. Newcomb returned with his answer, Phil sent a paper to the chairman of the Exchange announcing the consolidation of C. & G. with M. & N. Its reading created great excitement, and on top of it Wiseman started in to boom the price. Wiseman started the bidding at 51, and no stock being offered, he went on, amid growing excitement, to call for any part of 20,000 shares at 52, and so on up to 60, when he stopped for a moment or two. Five minutes more he was offering 70, amid a tremendous uproar. Nobody had any for sale, and he bid the price to 80. At that point a fictitious sale was made for 5,000 shares, and in a few minutes another at 85, and presently a third at 90.

M. & N. carried the whole market up with it, and there was a general scramble to buy. As soon as outsiders began bidding for M. & N. Phil began releasing it. By the time Wiseman's lieutenants had pushed it up to 98 Phil had sold nearly all of the little old woman's holdings. He closed out her last 5,000 shares at 100, and then he and his two brokers, with their assistants, left the Exchange and the traders to fight it out among themselves.

The whole deal had been a great success.

Wall Street never learned positively who was the real power that projected and financed the deal, though a strong suspicion existed that the little old woman in black, as Mrs. Cowell was called, was in some way connected with it, notwithstanding that she had never been known to operate through anybody but Westlake, Page & Co., who this time were left out in the cold.

Phil, however, was recognized as the broker who had engineered the deal to a successful conclusion, and it gave him a tremendous reputation. Phil now had nearly \$600,000 capital to call upon and he also had the assurance of heavy financial backing from Mrs. Cowell if at any time he needed additional capital to push any of his own deals to a successful end.

CHAPTER XIV.—Conclusion.

No one heard of Phil's successful rise in Wall Street with greater pleasure than Nanny Lee.

When Phil opened his new office his first visitor was Nanny Lee.

"Oh, my, what a grand place you have now, Mr. Forester!" she said, looking around the big room, about half of which was divided by a tall brass wire fence and supplied with a big safe and desks for the cashier and clerks, while the open part had a ticker and chairs for visitors.

"Yes, it's nice and roomy. I had to make the change, for business came down on me so suddenly that I was quite snowed under in my small office in the Catton Building. I am glad you did me the honor to call so soon, for it shows that you take some interest in me and my affairs," he added, as he led her into the handsomely-furnished inner room, off the reception-room, which he had appropriated as his private office.

"I shall always take an interest in you, Mr. Forester," said Nanny, "for I owe you a debt of gratitude that I can scarcely hope to repay."

"Well, if you're anxious to repay me I think I can show you how you can do it," he replied, taking her hand in his.

"How?" she asked.

"By taking a life interest in me, Nanny," he

answered, for the first time addressing her by her Christian name. She did not withdraw her gloved hand from his, but she cast her eyes down at the handsome rug which covered the floor, and a rich blush suffused her lovely face.

"You must have noticed that I have learned to care for you more and more since the first day we came to know each other," he went on. "I have come to regard you as the one girl with all my heart, and now on the threshold of what promises to be a prosperous business career I want to win your promise to be my wife some day in the near future. Do you care enough for me to make that promise? Or at least may I hope that you are not indifferent to the feelings I entertain towards you?" Although she did not immediately answer, her attitude was so favorable that he was emboldened to steal his arm around her waist.

"What is your answer, Nanny? Is it 'yes' or 'no'?"

"Yes," she answered, hiding her blushing face on his shoulder. Inside of a week every trader in the Street knew that the "Young King of Wall Street," as he was jokingly called since that appellation was attached to him by the Sunday newspaper, had moved into quarters as fine almost as any broker in the entire district. While there were many brokers who regarded his sudden rise with feelings that could not exactly be called friendly, there were only two who actually hated him, and hungered after his downfall. These two were Kipp and Davis. Kipp was pretty well fixed, but Davis was on the ragged edge. The latter, however, secured a tip on a certain stock a month after the operations of M. & N. had ceased to longer interest the Street. Then one day these two traders put their heads together to see if they couldn't get up some scheme for downing the "Young King of Wall Street."

They tried to get Crossley to come in with them, but he declined, and then they succeeded in interesting Wilcox. In a few days this broker called on Phil and asked him if he would take charge of the buying and booming of a certain stock for a syndicate of operators whose names he declined to mention.

"Why do you come to me, Mr. Wilcox?" asked Phil. "I'm not a member of the Exchange, while you are. If I undertook such a commission I'd have to operate through one or more brokers. Why don't you take charge of the buying and booming yourself?"

"I should like to, Forester," replied Wilcox, frankly, "but the members of the pool seem to think that you are the white-haired boy of the Street, and they believe that whatever you handle is sure to succeed."

"What is the name of the stock?"

"Michigan Northern."

"Does the pool expect to corner the stock?"

"Yes." Phil, after some thought, declined to undertake the job. Finally, after failing to get Phil to reconsider his determination, he asked the young broker if he would assist him in buying up as much of the stock as he could find on the quiet.

"I've no objection to doing that. Give me a written order." Wilcox wrote the order, naming 84 as the price to be paid, but instead of signing it with his own name wrote down, "M. N. Syn-

dicade." Phil looked at the order and at once suspected that there was something behind it that looked like a trap. He said nothing, however, but promised to attend to the matter.

"Buy all you can get of the stock and hold it pending instructions from the syndicate," said Wilcox, as he got up and prepared to go.

"All right," said Phil. Wilcox had hardly gone before Crossley came in to see him.

"Forester," he said, "I owe you a good turn. You treated me white when I was in a hole and I said then I would return the favor if I could. Well, I want to tell you that Kipp and Davis are trying to work some kind of scheme off on you. They asked me to go in with them, but I refused. I don't know exactly what the game is, but I think it's connected with Michigan Northern."

Phil thanked Crossley for his warning and when the broker left the boy put on his hat and went calling at many offices for M. N. stock. He had no great difficulty in buying it at 84, but as soon as he secured 30,000 shares he took them in to Mr. Newcomb and asked him to work them off in small lots on the Exchange. Then he went around and bought 20,000 shares more. These also he got rid of through his trusted broker. Next day Wilcox came in and asked him if he had bought any of the stock.

"Yes. I bought 50,000 shares," and he showed the broker the memorandums he had taken from the traders from whom he got the shares. "When and where do you want them delivered?" he added.

"I'll let you know this afternoon," said Wilcox.

Then he went away. Phil put on his hat, followed him and saw him go straight to Kipp's office. Then the boy went to Newcomb's office and had a consultation with him. At the close of their talk Nedcomb went to the Exchange. Hardly had he got there when Kipp, Davis and Wilcox appeared and began to sell big blocks of M. N.

They dumped it on the market so fast that the price broke and went down from 84 to 74, at which figure Newcomb commenced to buy it in, causing a slight reaction. There was only 80,000 shares on the market and Newcomb soon had 65,000 of them. Phil secured 10,000 more on the outside among the offices. That gave him a corner on the stock. Newcomb in the meantime discovered, as he had suspected, that Kipp and his friends had been selling the stock short, expecting to buy it in at the low rate. They would have succeeded but for the fact that Phil's broker had gotten ahead of them. When the Exchange opened the next morning not a share of M. N. could be had. Newcomb then began bidding the price up, and it went with a rush at 88. Kipp and his crowd were now in a bad hole, for they had sold 60,000 shares that they could not deliver. The fact that they believed Phil had been squeezed on the 50,000 shares Wilcox told them he bought was little satisfaction to them now when they found themselves badly trapped, too. Their consternation was great, however, when Phil notified them through Newcomb that he held their obligations for 60,000 shares of M. N., and demanded delivery of the stock. The result was they had to try to settle with him. The only terms he would give them was the difference between what they sold for and the market, and this put all but Kipp out of business, and so crippled him that

he had to throw up his seat in the Exchange and go on the Curb.

The Street soon heard about Phil's coup and talked about it for days. It brought a fresh rush of customers to his office, for everybody wanted to put his business in the hands of the lucky young broker who was now worth a million.

From that day everything went swimmingly with Phil, who in due time built a fine home in Larchmont, which he presented to Nanny Lee as his wedding gift on the day they were joined together in the holy bonds of wedlock.

To-day Phil is well known in financial circles as one of the biggest men who sway the moneyed interests of the country but he prefers to be remembered by his early title of the Young King of Wall Street.

Next week's issue will contain "A WIZARD FOR LUCK; or, GETTING AHEAD IN THE WORLD."

FIRST BIT OF CLOTH USED BY MOUND BUILDERS

Explorers sent out by the Ohio Historical and Archaeological Society to open the great central mound of the Seis Group, near Bainbridge revealed another page in the amazing history of the ancient race which populated the interior of the North American continent.

They discovered that, like the Egyptians, the American mound builders sometimes buried their princely dead in heavy-timbered mausoleums, under canopies of exquisitely fashioned cloth, and that when these tombs were built the tribesmen carried earth in baskets and heaped it on the sepulchres until they had reared mountains thirty feet above the level of the surrounding country.

The new discoveries were centred around the disentombing of four skeletons, believed to be the remains of members of a royal family. In the sepulchre was found the first bit of cloth ever seen in a North American mound. The design of the cloth was on concentric circles almost perfect geometrically. The cloth showed colors of green, tan, black and white, but it was not certain that these were original colors, the explorers said, because it was found under a corroded copper plate, which may have discolored the fabric during the centuries it lay there.

The mausoleum could be traced by the rotted and charred timbers that surrounded the platform on which the bodies lay, and on the ceiling of the sepulchre could be seen the imprint of a fabric which had decayed.

Several quarts of pearls were gathered up from the tomb, the removal of the skeletons revealing layers of pearls, which corroborated the idea that they had been woven into shrouds for the dead.

Intricately carved and highly polished tortoise shell ornaments also were found in the tomb. One of the skeletons wore a necklace of bear tusks. From the skull of another protruded two copper rods, each more than a foot long around which the ancient American's long hair had been coiled.

This find ends the season's work on the mound, which has been one-fourth explored. H. C. Shetrone, curator of archaeology of the Ohio Historical and Archaeological Society, expects to make further researches next spring, when excavations are to be resumed.

HARRY THE HALF-BACK

OR

A FOOTBALLIST FOR FAIR

By GASTON GARNE

(A Serial Story.)

CHAPTER II.—(Continued)

"Well!" exclaimed Wilkins; "who is he? He isn't a student here?"

"Yes, he is."

"Since when?"

"He has just come."

"Oh, I see; he is a professional that you have hired to come here, eh?" drawled Silkwell, looking Winslow over, with a sneering look in his sinister eyes.

"That's what he is, a professional, and they are going to put him in to play and cut you out, Wilkins," said Eugene Small, who delighted in stirring up strife.

"Well, it won't work," growled Wilkins. "I'll stand up for my rights. I'll report the fact of his being a professional to the manager of the Larchmount team, that's what I'll do."

"Don't jump at conclusions, gentlemen," said Parker, calmly. "Mr. Winslow here is not a professional at all, but is a regular entered and enrolled student, the same as the rest of us."

"How does it happen that he has only just shown up, then?" sneered Silkwell. "Here it is October, and the term began in September."

"His mother was very ill, and he could not come sooner," was the reply.

"So he says, of course," sneered Silkwell.

The youths glanced at Winslow, and they noted that his face flushed slightly and that there was a peculiar glint of fire in his usually calm eyes.

"I'll wager that he can fight," whispered Curly Carwell to Arthur Pessiman.

"Yes, but he couldn't stand up before Percy, you know," was the reply.

"I wish that he might be able to do it."

"So do I."

"Suddenly Harry Winslow stepped forward. He confronted Percy Silkwell, much to that youth's amazement, and looked him steadily in the eye for a few moments. Then he said:

"Do you mean to insinuate that I would lie?"

The tone was quiet, ominously quiet.

Silkwell, to the surprise of all who were witnesses of the affair, changed color and looked ill at ease. They had expected that he would knock the new student down, for he was very hot-headed and would not brook sauciness from any one. It was a word and a blow with him and usually the blow came first.

"Why—that is—I—why, no—I don't mean to insinuate anything of the kind," he stammered.

"I am glad of that," was the quiet reply, and Harry turned away, quietly, and took up his position beside his friend Denman, who was smiling in a peculiar, satisfied manner. He knew Harry Winslow of old, and knew him to be a terrible fellow in a fight. Harry never picked a fuss with any one, but was quick to resent an

insult, and if the other fellow did not apologize, then there was sure to be trouble.

As Winslow resumed his position, Percy Silkwell gave a start and turned almost white. It seemed as though he had just realized that he had in effect been forced to apologize; had been backed down by the quiet young stranger, and the thought made his blood boil.

He suddenly dashed his cigarette on the floor and strode forward and confronted Winslow. His eyes were blazing with rage, and he shook his fist in the youth's face and hissed out, with the viciousness of a rattlesnake:

"You are an insolent puppy! Do you hear? A puppy—puppy—puppy!"

All present stared in silence, while they quivered with suppressed excitement.

They knew that Percy Silkwell was keyed to the fighting pitch, and a look at the quiet but grim face and glinting eyes of Harry Winslow made them come to the conclusion that he was not the fellow to permit himself to be insulted without seeking redress.

And they were right, for, as they stood there, staring in wonder and eager excitement, something happened.

CHAPTER III.

An Arrogant Youth.

Harry Winslow reached out like a flash and caught Silkwell by the wrist. A vigorous twist and down went Percy upon his knees, while a howl of pain escaped his lips.

"Oh-h-h-h!" he cried. "Let go of my wrist, you——"

Another quick, vigorous twist and Silkwell's words were cut short, ending in a howl of pain.

"Take it back," said Winslow, his face set and a glint of fire in his eyes.

"Let go of my wrist!" responded Silkwell, viciously.

He made an effort to rise, but a twist sent him back again.

The youths stared in amazement. The majority were delighted as well. They disliked Percy, and were glad to see that he had met his match.

Of course his immediate cronies, Small, Thorp and Wilkins, were not pleased, but they were so amazed that they could only stare in wondering and horrified silence.

"Take it back!" said Winslow, sternly.

"Let me up!" from Percy.

"When you retract your statement."

"You don't dare come outside and give me a fair chance at you!" hissed Silkwell.

"I'll go out with you and give you all the chance you want after you take back the epithet you applied to me," quietly.

"Will you?" eagerly.

"Yes."

"All right; I take that back. Now let me up and follow me if you dare!"

Winslow laughed a peculiar, exasperating, sarcastic laugh and immediately let go of Percy's wrist.

Silkwell leaped to his feet and glared at Winslow with a look of vicious hatred in his eyes.

"You think you are smart, don't you?" he hissed.

"Why so?"

"Why, your catching me by the wrist when I was not looking proves it. Doubtless you think that because you did that you are a better man than I am."

"No, I don't think so because I did that, but I think so for the reason that I am sure that I am a better man than you are."

"Oh, you're sure of it, eh?"

"Yes."

"You've got another think coming," sneered Eugene Small.

"And so have you, Gene," grinned Jimmy Oppen.

"Our man will lick your man, I know
As sure as water down hill does flow."

Small glowered at Oppen, but did not reply. He was too greatly interested in what the principals in the affair were doing.

Silkwell, after glaring at Winslow a few moments, said, viciously:

"Come with me."

"Where to?" asked Harry.

"To the 'Field of Honor.'"

"Very good; lead on and I will be right with you."

There was no hesitancy in Winslow's manner. He seemed ready and willing.

"Come on, everybody," said Denman. "Since there has been a clash between our two fellow students, it is as well to have the difficulty settled as quickly as possible."

"Yes, yes! We'll all go!" cried Curly Carwell.

"Yes, let's go and have it over with, so that we can get back to the football topic," said Parker.

"Our new fellow student won't be in a condition to play football after I get done with him," said Silkwell, confidently and arrogantly.

To the surprise of all save, perhaps, Denman, Harry Winslow threw his head back and laughed a hearty, ringing laugh.

The youths stared at him in amazement.

"What's funny?" asked Percy, suspiciously.

"Your statement."

"What was there funny about it?"

"Why, the idea that you would be able to injure me in any manner calculated to make it impossible for me to play football."

"You think I can't do it, eh?"

"I am quite sure you can't."

"That's because you don't know me."

"He'll break you in two!" volunteered Gerald Thorp, lighting a cigarette.

"That would rather incapacitate me, wouldn't it?" said Winslow, in mock horror.

"Oh, he can do it," growled Wilkins, who had taken a great dislike to the new student because of the fact that Winslow was likely to cut in and get the place on the football team that he had long coveted.

"My friend, you are mistaken, I am sure," said Winslow; "and just to give you an idea of what I base my belief on in the matter I will, while Mr. Silkwell is rolling and lighting his coffin-nail, do—this."

As Winslow ceased speaking he reached out quietly and took hold of Curly Carwell's waistband with his right hand and, placing his left

hand on his hip and leaning over slightly, lifted Curly slowly and steadily till he was poised high in the air above his head.

It was a remarkable feat of strength, and all stared in amazement.

Silkwell himself was so astounded that he dropped his cigarette and held onto the lighted match till it burned his fingers, causing him to utter an exclamation of pain and anger.

"Bah!" he sneered; "that is two parts trick and one part real strength. It proves nothing."

But the majority of the spectators thought differently. Exclamations of amazement escaped their lips:

"Whoever saw the like of that!"

"Wonderful!"

"Beats anything I ever saw!"

"Jove, just look at him!"

Small, Thorp and Wilkins stared in open-mouthed amazement, and even they, who had come to think that Percy Silkwell was invincible, began to fear that in this new student he was to meet his master.

Winslow laughed and set Curly on his feet with a murmured apology.

"Excuse me for taking such a liberty, old fellow," he said.

"Don't mention it," grinned Curly.

"That's higher up in the world than you will ever be again, Curly," said Oppen.

"Oh, I don't know; you can never tell."

"That's so; I forgot that you are pitcher on the baseball nine and that pitchers are prone to go 'up in the air.'"

"Enough of this foolishness," growled Silkwell.

"Come along if you are going to and stop your showing off."

"You stopped to light your cigarette," smiled Winslow, "so it was not I that brought about the delay."

An inarticulate exclamation of anger was Silkwell's only reply, and he strode out of the room and along the broad hallway and out through the front door and away in the direction of the gymnasium. After him went his three cronies, and following them were the other students.

"Methinks our noble Silkwell is going to get beautifully trimmed," murmured Jimmy Oppen to Pessiman, beside whom he was walking.

"I don't know about that," replied the other, soberly; "Percy's a bad one in a fight, you know."

"Oh, you old pessimist! I'll wager a stick of chewing gum that Winslow thrashes him soundly."

"Don't bet, boy; it is wicked," droned Pessiman.

The little crowd making its way across the campus attracted the attention of a number of students, who quickly guessed what was in the wind and fell in line, eager to see the affair.

They made eager inquiries and were given all the information possessed by those who had seen the affair from its inception.

The majority expressed themselves as being desirous that the new student should be the victor.

"Don't worry; he will be," said Jimmy Oppen, who was confidence personified.

(To be continued)

GOOD READING

SNAKESKIN SHOES FOR WOMEN

High shoes for women, after having been in banishment for eleven years, again will be in fashion on the streets of London this winter. The shoes will not be the plain black and tan ones of years ago, but will be of highly colored leathers and snake and crocodile skins. Jeweled and other fancy heels will add a piquant touch.

Men's footwear also will undergo some radical changes, for the autumn styles will be of many shades—green, red, blue and brown—to match the clothing. Also, the heels will be higher.

DYING THIEF RETURNS WATCH

A year ago burglars entered the home of E. F. De Bower, president of the American Academy of Letters, Chicago, through a window and stole jewelry, including a specially made \$800 wrist watch that enabled Mrs. De Bower, who is blind, to tell the time. There was said to be only one other watch like it in Chicago. The other night the same window was raised and a package pushed through. It contained the watch and this note:

"Jem Connors is dying, want you to have this and pray for him."
HIS PAL."

STARTED TO SMOKE AT 80

Ezra Meeker, the man who traveled the Oregon trail in the early days and who demanded a ten-year contract last spring when he signed with a Wild West show, is very proud of his age and of the fact that he is spry at ninety-two. Recently, however, he met a rival.

While the show was in Newark, N. J., a youngish looking old man came up to meet Ezra Meeker. After they had exchanged pleasantries, the newcomer informed the old scout he was 100 years old. Meeker noticed his new acquaintance was smoking cigarettes. Ezra asked him if he did not find them harmful.

"No," was the reply, as he took an extra long pull, "and I've used 'em since I was eighty."

FIRE GIRLS GUARD BERLIN

Weidmannslust, a little suburb of Berlin, is the only community in Germany which has a women's fire brigade. On their own initiative twelve young women founded the town's fire department, as there were not enough available men for the purpose.

These firewomen sport a green uniform and knickerbockers. But they could not be induced to discard their smart, high-heeled shoes. They insisted that it was just as easy to be active in dainty footwear as in service boots. At the fiftieth anniversary of the town they were the principal feature of the celebration. They went through a fire drill with a precision denoting extraordinary discipline and efficiency.

THE DEAD SEA

The Dead Sea, a lake in Palestine which lies about 1,290 feet below the level of the Mediterranean Sea, is given its name because it is so salty

that no fish can live in it; only the lowest forms of animal life survive there. The principal reason for its saltiness is that water carrying mineral salts is continually running into it. The intense heat evaporates the water, leaving the lake always at about the same level, and the salts remain behind. The lake lies so low that it has no outlet. Occupying the lowest part of the great chasm through which the Jordan flows, the Dead Sea is about five times as salty as the water of the ocean. If we try to swim in it we cannot possibly sink but bob up and down like a cork. This extreme saltiness is due to rapid evaporation. Each of the numerous streams that flow into it brings a small amount of salt. The Dead Sea deserves its name, for fish put into its water die immediately. Such scanty vegetation as is found is covered with a white salt crust that makes it look as though it had been "smitten with leprosy." Yet, seen from a distance the water appears brilliantly blue and clear.

THE "CIVET CAT"

What is known as the civet cat in America is the cacomistic, which is not a true civet but is more closely related to the raccoon. These animals are similar in haunts and habits. The animal is slender, about ten inches long, with sharp, fox-like face, large bright eyes, surrounded with light patches and erect ears. The long soft fur is light brown, darker along the back; the under parts are white and the bushy tail has six broad white rings around it. The civet is an inhabitant of the warmest regions of the Old World, chiefly Africa and the Malayan Islands. It is about two or three feet long and ten inches high, is more slender than a raccoon and has a long tail. The fun, gray above and white below, is tinged with yellow and marked by dusky spots in rows. Civets live in holes, like foxes, and eat birds and other small animals. They are also fond of crocodile eggs and are considered valuable along the Nile because they prevent too rapid increase in the crocodile family. Most of all, civets are valuable for a fatty substance with a musky odor, which is taken from pouches in the body and use in making perfumes. In London an ounce of pure civet is valued at more than \$10, and many thousand ounces are imported every year.

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ITEMS OF INTEREST

YACHTSMAN CATCHES TUNA WEIGHING 290 POUNDS OFF CAPE MAY

A tuna weighing 290 pounds was caught by H. E. Derbyshire, of Philadelphia, a retired business man, while fishing off Five Fathom Bank Light, from his private yacht. He caught six large ones two weeks ago.

The oldest fishermen on the South Jersey coast express amazement at the run of tuna in these waters, as this fish rarely has been known to come north of South Carolina.

ESKIMOS TAKE LONG TRIP

Eskimos inhabiting King Island, in Bering Sea, during the winter months, packed their belongings and canoed to Nome, Alaska, this summer, arriving in time to celebrate the Fourth of July in the same manner as do the white people.

The village, numbering about 170 Eskimos, annually comes here to dispose of ivory, furs and skins, which amount to several thousand dollars a season. On the bleak and barren King Island, not far from the Diomed Islands, they settle each autumn with a winter's supply of provisions, consisting mostly of the necessities of life, the balance of their food being gained from the sea and hunting on the ice floes.

MONKEYS DO MEN'S WORK

In Pattani, a southern province of Siam, and in Kelantan, one of the unfederated Malay States, monkeys are trained by the natives to pick cocoanuts and edible seed pods for their masters, according to D. Bourke of the Indian Forest Service, who has made an interesting observation of a new commercial use of trained domestic animals.

The romantic notion—derived from literature of the Swiss Family Robinson type—that monkeys naturally climb coconut palms and throw down the nuts out of mischief or from desire to oblige is pure fiction. The monkeys must be caught young and carefully trained to their jobs by attaching them to a long pole on the top of

which is fastened a bunch of fruit. The animals quickly learn to run up to the fruit and throw it down for their own food. Having once mastered the central idea, as it were, they can then be perfected in their profession in the palm trees.

Only the larger monkeys are successful with the cocoanuts. It requires considerable effort and frequently the use of teeth as well as hands to detach the nuts. But the smaller monkeys can readily manage the pods which grow in small clusters on the ends of the branches of the sataw tree, and which provide the natives with an important food item. The seeds resemble a broad bean, and are eaten as a vegetable, both raw and cooked. It is said that a well-trained monkey can pick as many pods in a day as a man, thus enabling his fortunate owner to earn a full day's wages with a minimum amount of effort.

LAUGHS

"The man I marry must have common sense," said the haughty one. "He won't," the other answered, bitterly.

Florence—Do you think I have a perfect fit in this gown? Billy—You ought to. I had one when I paid the bill.

"I think I shall buy an automobile." "But you can't afford it, old man." "Why? It doesn't cost anything to think."

"Did your uncle mention you in his will?" "Just barely—it read: 'To my nephew, John, I bequeath nothing.'"

He—Darling, when did you first find out you loved me? She—When I got annoyed because my friend called you an idiot!

Husband (reading the paper)—What fools some men will make of themselves. Wife—Now, Henry, dear, what have you done this time?

"Have you any friends in this city?" asked the paying-teller at the bank. "No," the sad-eyed stranger replied; "I am a baseball umpire."

Polly—Pa, don't you think I will be a success in business life? Pa—No, Polly, not unless you get a situation where you can boss the boss.

"What's de matter wid Jimmy?" "Aw, he feels disgraced fer life." "How's dat?" "His mudder come out yesterday and took him home right off second base."

Gargoyle (back in town after a year's absence)—When I went away Jones and Brown were rival suitors for Miss Twitter's hand. Which proved to be the lucky man? Glanders—Can't tell that yet. She married Brown only a month ago. Ask me again in about a year.

CURRENT NEWS

BIRDS USING MAIL BOXES

Rural carrier Messer, Unity, Miss., says that fully a dozen mail boxes on his route have been preempted this year by wrens, who have built their nests in the boxes and refuse to leave. One farmer solved the problem by getting them to move by putting a bird cote on the same post, to which he moved the nest and young. Mr. and Mrs. Wren accepted the new bungalow.

FINDS FORTUNE IN PLATINUM

A mining pioneer of Vancouver, Charles F. Shaw, has discovered a deposit of chrome iron containing a large percentage of platinum. The deposit is on the banks of the Tulaman River, British Columbia, and the news of the discovery has excited such interest that over a hundred claims have been staked already. Platinum from Tulaman is not a new development; over 20,000 ounces have been won from other deposits in this region. Mr. Shaw's deposit, however, is the richest yet discovered there.

KILLED AS HE POUNDS SHELL

Raymond Cox of West Creek, operator of a garage at Beach Arlington, near Beach Haven, N. J., was killed instantly when he produced a terrific explosion while hammering a piece of "iron" he found on the beach, and which he did not know to be a bomb or shell loaded with a high explosive. He took it to the garage, thinking he might use it, and later got a heavy hammer to shape the piece of metal to his requirements. The explosion threw Cox to the floor and mutilated his body. A garage helper was far enough away to be only slightly injured.

How the shell got to the beach is not known, and the character of the explosive it contained has not been determined by officials who made a brief investigation.

CURING SICK GOLDFISH

Goldfish are not as hardy as is generally supposed, and many fine specimens are lost because of ignorance on the owner's part. When these fish are kept in aquariums they are liable to suffer from a curious disease known as fungus growths. This takes the form of a spreading white deposit. As the growth increases the fish becomes listless and disinclined to swim. It will certainly die unless curative measures are taken as soon as the white coating is noticed.

Give the fish a salt bath—this is one of the best ways for combatting fungus growth. Prepare a rather strong solution of common salt and water, allowing a heaped tablespoon of salt to each pint of water. When the salt has all dissolved, put the mixture into a bowl.

Now catch the fish, using a net if he evades your hand. Handling the "patient" very gently, put it in the bowl of salt water and leave it there for about three minutes. Then put it into a bowl of fresh water, and make this change several times—allowing from two to three minutes in each bowl.

When the fish is replaced in the aquarium it will almost immediately show improvement, more live and activity, and will continue to gain—the

white coat disappearing meantime. If any of the growth remains stubbornly, or threatens to return after it has gone, a second bath should be given in the same way. The treatment should not be repeated too frequently, however, as it then becomes injurious to the goldfish.—L. E. Embanks in *Our Dumb Animals*.

TO MAKE A HECTOGRAPH

A hectograph is a pad composed of gelatin and glycerin and is used for making impressions of writings and drawings. This pad is made in the proportions of one ounce of gelatin to six and one-half ounces of glycerin. These two ingredients should be allowed to mix by slow heating for several hours over a vessel filled with hot salt water. When thoroughly melted the mixture is poured into a long, shallow pan and allowed to harden, when it will have a smooth, even surface. A special copying ink is needed, which can be bought at a stationery store. The matter to be copied is written and placed face downward on the pad. After a short period the imprint of the writing will be transferred to the pad. About 100 copies may be made by placing blank paper over the tracings on the pad and rubbing gently, thus transferring the impressions. The pad may be cleaned for another impression with a soft sponge and water, and it may be melted and poured over again when the surface becomes rough and uneven.

PSYCHOLOGY TESTS FOR MOTORMEN

Special laboratory tests by which it may be possible to pick out the man who has the makings of a safe and efficient street-car pilot are being devised by Dr. Morris S. Viteles of the University of Pennsylvania.

A man's rating on an intelligence test does not always indicate whether he is likely to lose his head in emergencies, or to run his car badly. This was shown by giving such tests to motormen in regular employment and comparing the results with the men's records in service and with the opinions of their supervisors.

Dr. Viteles then worked out a motorman selection test by which signals are given on a piece of mechanical apparatus and the prospective motorman responds with the same muscles that would be used in operating a trolley car. This apparatus measures the safety factors such as a man's capacity to learn, his ability to keep his attention steadily on his job, and to act quickly in emergencies so as to avoid accidents. To test an applicant's general ability and courtesy, the psychologist devised a set of questions such as: "If an intoxicated man was annoying the passengers in your car would you (1) Put him off the car? (2) Pay no attention to him? (3) Turn him over to the nearest officer? (4) Report to the train despatcher?"

The problem of the alert and capable motorman is also being studied by use of elaborate testing machines in a new laboratory in Paris. A feature of the French laboratory is a realistic reproduction of a street car, in which the motorman's reaction speed and control are put to the test.

FROM ALL POINTS

NEW SAFETY GAS

The chemical warfare service of the United States Army is experimenting with "sneeze gas," which may be mixed with illuminating gas so as to save lives by warning room occupants of the escape of gas.

LOOKING FORWARD

Believing that the early bird gets the worm a man inserted the following advertisement in the Cincinnati Enquirer: Electrical Men—Will you need an engineer in a few years? I have been studying electrical engineering at night and will finish in two years.

WATCHES AS COMPASSES

A watch can be used as a compass, at any rate in summer. The method followed is this: Point the hour hand of the watch at the sun, and south will be exactly half way between the hour and the figure 12 on the watch. For instance, supposing that it is 4 o'clock in the afternoon, point the hour hand indicating at 4 at the sun, and 2 on the watch will be south. In following this rule one must remember at 6 A. M. 9 will be south and at 6 P. M. 3 will be south, and that 12 noon points south. But south of the equator the rule is reversed, and the watch will indicate north instead of south.

THE ISLAND OF CYPRUS

Cyprus, the third largest island in the Mediterranean Sea, is situated in the most eastern part of the Mediterranean, 40 miles south of Asia Minor and 60 miles west of Syria. It has an area of 3,584 square miles and a population of 310,709, according to the census of 1921, including 61,422 Mohammedans and Turks. The capital is Nicosia. Cyprus is governed by high commissioners, an executive council and a legislature. Between mountain ranges on the northern coast and others in the Southern part of the island there lies a plain which once was well wooded. Now the greater part of the forests are found on the mountains. The streams are mostly mountain torrents, and the island is not well watered, irrigation being practiced to promote the growth of crops. The products include copper, asbestos, marble, gypsum, terra umbra, sandstone, granite, limestone, salt, wheat, oats, barley vetches, olives, locust beans, potatoes, linseed, citron, wool, silk, cheese, hides, sponges, origanum oil and various fruits. Grapes are plentiful and wine and raisins are produced. Cattle, sheep, goats and mules are raised. The name Cyprus is derived from a Greek word "kupros," meaning copper, since Cyprus was noted in ancient times for that product. The history of this island goes back to about 1500 B. C. It was occupied by the Egyptians, colonized by the Phoenicians and Greeks and captured at various times by the Persians, by the Byzantians, the English, the Venetians and the Turks. It was ceded to Great Britain by Turkey for administrative purposes under a convention made in 1878. During the World War, on the outbreak of hostilities between Great Britain and Turkey in 1914, the island was annexed to Great Britain.

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According to a report in European papers an East Indian official recently had opportunity to watch a lioness train her cubs in the art of catching and killing prey. It appears that while secreted in the bushes to leeward of an open space in the jungle where was tethered a goat as bait for lions, the official saw a lioness come marching along followed by her five cubs.

When she spotted the unlucky goat the instruction began. The young lions carefully watched their mamma steal up, spring upon the victim and go through the motions of giving it the coup de grace. Then they faithfully imitated her actions, and after a few trials the goat's sufferings were over.

The lioness looked about for another object of demonstration and found it in a buffalo that came strolling that way. This time, however, the pupils did not have so easy a lesson. The buffalo, full of fight, defended himself so well against the attacks of the cubs that the instructress had to take a hand.

LITTLE ADS

Write to Riker & King, Advertising Offices, 530 Broadway, New York City, or 29 East Madison Street, Chicago, for particulars about advertising in this magazine

AGENTS WANTED

\$2.00 AN HOUR for pleasant introductory work among local families. Pay starts immediately. Write American Products Company, 4258 American Bldg., Cincinnati, Ohio.

I'LL PROVE to you that you can make \$96 a week taking orders for Jennings Guaranteed Hosiery. I furnish complete equipment and offer you an Essex Coach without cost. Write now. The Frank B. Jennings Co., Dept. L 222, Dayton, Ohio.

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AGENTS—WRITE FOR FREE SAMPLES. Sell Madison "Better-Made" shirts for large Manufacturer direct to wearer. No capital, or experience required. Many earn \$100 weekly and bonus. Madison Mfgs., 503 Broadway, New York.

NEW CAMERA takes and finishes photos in one minute. Make money selling cameras, or taking photos. Exclusive territory. Crown Co., Dept. 967, Norwalk, Conn.

ABSOLUTELY no competition selling Val-Style millinery. Every woman buys. You make \$25 to \$150 a week. Write for Special Offer and Exclusive Territory. Val-Style Hat Co., A81, Val-Style Building, Cincinnati, O.

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DETECTIVES needed everywhere. Big pay, experience unnecessary, easily learned. 17 to 45, write Earl Wilcox, 1407 Lafayette Ave, SE, Grand Rapids, Mich.

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DETECTIVES NEEDED EVERYWHERE. Work home or travel, experience unnecessary. Write George R. Wagner, former Govt. Detective, 1908 Broadway, N. Y.

SILVERING Mirrors. French plate. Easily learned; immense profits. Plans free. Wear Mirror Works, Excelsior Springs, Mo.

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PRETTY GIRLIE, wealthy, but oh so lonesome. League, Box 39, Oxford, Fla.

MARRY—MARRIAGE DIRECTORY with photos and descriptions free. Pay when married. The Exchange, Dept. 545, Kansas City, Mo.

MARRY—Write for big new directory with photos and descriptions. Free. National Agency, Dept. A, 4606, Sta. E., Kansas City, Mo.

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GET A SWEETHEART. Exchange letters. Write me enclosing stamp. Violet Ray, Dennison, Ohio.

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“‘There’s a man worth watching,’ I said to myself, so I began to keep tabs on his work. Pretty soon he began coming to me with suggestions. I could almost see him growing.

“Somehow, he was the first man I thought of whenever there was a position open. And he always made good because he was always preparing himself for the job ahead. We pay him \$100 a week now and he’s going to be earning even a larger salary some day. I wish we had more men like him.”

HOW do you stand when your employer checks up his men for promotion? Does he think of you? Is there really any reason why you should be selected?

Ask yourself these questions fairly. You must face them if you expect advancement and more money. For now, more than ever, the big jobs are going to men with special training.

There is an easy, fascinating way for you to get this special training right at home in spare time. One hour a day, spent with the I. C. S. in the quiet of your own home, will bring you more money, more comforts, more pleasure, all that success means.

Don’t let another priceless hour of spare time go to waste! Without cost or obligation, let us prove that we can help you. Mark and mail this coupon now.

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| <input type="checkbox"/> Personnel Organization | <input type="checkbox"/> Better Letters |
| <input type="checkbox"/> Traffic Management | <input type="checkbox"/> Show Card Lettering |
| <input type="checkbox"/> Business Law | <input type="checkbox"/> Stenography and Typing |
| <input type="checkbox"/> Banking and Banking Law | <input type="checkbox"/> Business English |
| <input type="checkbox"/> Accountancy (including C.P.A.) | <input type="checkbox"/> Civil Service |
| <input type="checkbox"/> Nicholson Cost Accounting | <input type="checkbox"/> Railway Mail Clerk |
| <input type="checkbox"/> Bookkeeping | <input type="checkbox"/> Common School Subjects |
| <input type="checkbox"/> Private Secretary | <input type="checkbox"/> High School Subjects |
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| <input type="checkbox"/> Gas Engine Operating | <input type="checkbox"/> Chemistry <input type="checkbox"/> Pharmacy |
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Address.....

3-6-24

City.....State.....

Occupation.....
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A STRANGE NEW DRUG

A new drug that has been recently brought to this country for chemical examination is called by the natives of the Colombian territories of the Putumayo and Caqueta Rivers, where it grows, by the peculiar name of "Yaje." The drug is prepared from the stem of a rather leafless shrub which averages about nine to twelve feet high. What leaves there are are counterpoised and a dark olive green in color. The infusion made from the stem by heating in water is reddish with greenish fluorescence, and on keeping this changes to a topaz having a beautiful bluish-green fluorescence. Under the influence of the drink the natives jump, scream and run wildly about, making a great uproar. Accordingly it is highly prized for ceremonial occasions, fresh potatoes the effects of the being taken as preceding ones wear off. According to Prof. Villalba, who has investigated it, the infusion contains two alkaloids that may be readily crystallized. Experiments upon guinea pigs show that the toxic dose is about 0.2 gm. per kgm. body weight. In small doses it gives human beings a deep sleep.



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